




DIRECT MAIL STRATEGIES

Working Out Of The Box



Building a successful business in the comfort and safety of your own home doesn't require any great magic formula or any particular special skills. It does require a desire to succeed and a sense of stick-to-it-tivity not found in a job where you work for someone else.

You are the boss. The decisions you will make as you build and organize your home business are yours alone, and how you arrange and divide your time and energy will determine whether or not your business will grow and succeed or if it will fail.

The first step is to have an idea. The second step is to develop your idea into a viable business that will provide you and your family with an income for life when other people are losing their jobs as businesses downsize.

This book will provide you with some really good ideas.



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BOOK THREE

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Enjoy All Kinds Of Vacations

You can travel almost anywhere in the world and stay free in private homes or luxury hotels. How? By one or both of the following methods:

METHOD 1:

Join a Cooperative Exchange and Travel Club (listed below) for a small annual membership fee. As a Travel Club Member you will receive a list of as many as 5,000 names and addresses from all over the U.S. and throughout the world. Only members receive the list. As a member, you offer your home as a stopping point for compatible people when it is convenient for you. In return, you stay for free in any of the over 5,000 homes throughout the world! Most of the people who belong to these clubs are interesting, adventurous and fun-loving.

On your next vacation enjoy the personal contact of staying in someone else's home. See the world on a shoestring and enjoy yourself. Here are some of the other benefits of a Travel Club Membership:

- * Develop a pen-pal relationship
- * Find people with similar hobbies
- * Exchange home (instead of staying with members)
- * Drop-in relationships (if you prefer not to stay with members, you might just visit with them to find out what is going on in their area, etc..An initial contact when visiting a distant place will make for a more enjoyable vacation).

Write to the following Clubs for complete details:

Traveler Directory 537 Church Street, Box 1547 Lancaster, PA 17604

Vacation Exchange Club 119 Fifth Ave New York, NY

Holiday Home Exchange P.O Box 555 Grants, NM 87020

METHOD 2

Become an "Outside Agent" for a travel agency, a tour guide or co-ordinator for group tours.

Go to a large travel agency and contract with them for a free trip (All expenses paid!) in exchange for you securing 20 to 30 people to go with you on a group tour.

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How to secure others to travel with you? Primarily through your personal, social and business contacts. Think of a place that contacts might like to visit. You can get a special discount group rate for them. They will save on their trip and you will travel for free.

METHOD 3

Still again, it is possible to appoint yourself as President of your non-profit organization and have the organization supply you with a free vehicle with all expenses paid. If your organization is a church related corporation, you could tour Europe for free, to visit cathedrals, as an example. A church can raise money by "selling" charters, degrees and other cheap papers for hundreds of dollars.

How To Acquire Property Without Risk

There are a number of ways to acquire property without risk. We list a number of the most important:

- * Restrict the size of the investment and the amount of indebtedness.
- * Sell at a profit a part of what you have purchased.
- * Buy only such property as you are willing and able to hold for an indefinite period.
- * Make an estimate of gain or loss probabilities before you buy.
- * Withstand all pressure of people who try to induce you to sell at a loss.
- * Increase desirability of the property before you sell.
- * Observe the effects of local improvements, movements and activity. Develop ability to buy Real Estate with the greatest potential for the future. The successful buyers of Real Estate have a good knowledge of facts and laws, learned under a great variety of circumstances. They realize the importance of making investigations. They know economics and business conditions locally and nationally. They study trends, growth areas and property utilization. They have a correct idea of their own personal finance limitations. They have a high degree of interest, judgement and imagination.
- * Adaptability, fortitude and a high degree of resourcefulness are other attributes to successful Real Estate investing. Desire for ownership and not being adverse to going into debt are very important.
- * If a property appears to be greatly under priced never quibble over price. List all the significant advantages and disadvantages of each property. There should be some reasonably outstanding features that will generate enthusiasm. Decide to buy on the merits of the property, not because someone is suggestive. If you lose a good deal, a better one will come along. Resist speculation fervor.
- * If you are buying a property to hold for a long time, compute the taxes, interest, insurance, etc. You will have to pay while it is in your possession.

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* Realize that when the market is good and the price is rising you can always buy, but when the market is going down it is difficult to sell. Don't sell too quickly and do not over-extend yourself.

* Realize that increasing value of improved (homes buildings, etc) result mainly from increasing population.

* if you are interested in making money investing in REal Estate foreclosures, the best way to succeed is to develop a financial plan based on your tax bracket so that you will know when to sell off which properties and when to keep them for future increase in value. You will need to recognize when there is "concealed" equity in a property which is not visible to other investors. Look for homes from 5 to 20 years old with potential net profits of no less than \$4,000 when you convert them.

* Know the laws in your state pertaining to the foreclosure process. Look over all the small print in contracts. Most of them favor the seller. If you are the buyer, have the contract changed to fit your requirements.

* Be careful at auctions so that you don't get carried away with the bidding; determine in advance the top you will go and stay with it.

* Strive to locate and purchase distressed property before foreclosure proceedings start and you can generally assume conventional loans under the same circumstances as presently exist.

* When you have purchased the property in a slow Real Estate market, it is easier to sell since you have probably acquired it at several thousands below the current market value.

* It can be good policy some of your property and keep some. For example, if you can sell one-half of the property and get most of your money back, you will be able to retain the balance for future enhancement and use the proceeds of that portion sold to speculate in other properties.

* Speculation is not all profit. As time goes by taxes and assessments increase; some properties may have to be sold to pay for such increases.

* The greatest deterrent to a person buying Real Estate is the fear of making a mistake. Of course a person can't afford to make many mistakes in Real Estate speculation just as in any other kind of business.

* During a period of inflation, land is the best investment. During a recession or depression, land is the worst investment. If a recession appears imminent sell, even if on a contract for a reasonable down payment and monthly payment on the balance. You will have an income and also have the property as collateral. You can be sure that as long as general economic conditions are good, the value of well selected Real Estate will increase.

* Populations increase by birth rate and by influx. Check to determine the past circumstances of the local economy, the demand for public services and the

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future growth potential. The fact that a city has increased in population is not significant in itself. Perhaps there has been an annexation of adjacent areas.

Yes! By comparing, learning and using good common sense you can profit in Real Estate regardless of recession, depression, interest rates, or inflation!...And without excessive risk!

Outwitting Bad-Check Passers

SUMMARY

Time was when a man's word was as good as his bond. But nowadays, even the signatures of many persons are worthless -especially to retailers who are stuck with bad checks.

This Aid offers suggestions that should be helpful in keeping bad checks out of the cash registers of small stores. For example, the key items on a check should be examined closely because they can tip off the owner-manager to a worthless check. Your procedures should also include a dollar limit on the size of checks you will accept and the type of identification necessary to back up the signature or endorsement. In addition, it is profitable to review with employees the checks which the bank refuses to honor.

A neatly dressed stranger pays for her groceries with a payroll check issued by a company in a nearby city. In the next few hours, she does the same thing in several other food stores.

In another community, a middle-aged man pays for a pair of shoes with a Government check. He moves to other stores and cashes several more Government checks.

In a third city, a well-dressed woman pays for an expensive dress with a blank check. "I need a little pocket cash," she says. "May I make the check for \$20 more?" The salesclerk agrees, never suspecting that the customer does not have an account in any bank.

Tomorrow, these three con artists will work in other communities.

The specialist in payroll checks will fill out blank ones which she has stolen. The passer of Government checks is also a thief. He steals Social Security checks, tax re-fund checks, and so on from individual mail boxes. "Blank check" Bessie will hit her victim after the banks have closed.

These three, and others who pass worthless checks, are clever. They live by their wits and are often glib talkers. But they are not so clever that you can't outwit them.

TYPES OF CHECKS

Winning the battle of wits against bad-check passers is largely a matter of knowledge and vigilance. You have to know what you're up against, pass the in-

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formation on to your employees, and be constantly on guard when accepting checks.

You are apt to get seven different kinds of checks: personal, two-party, payroll, Government, blank, counter, and traveler's. And some customers may offer money orders.

A Personal Check is written and signed by the individual offering it. The individual makes it out to you or your firm.

A Two-Party Check is issued by one person, the maker, to a second person who endorses it so that it may be cashed by a third person. This type of check is susceptible to fraud because, for one thing, the maker can stop payment at the bank.

A Payroll Check is issued to an employee for wages or salary earned. Usually the name of the employer is printed on it, and it has a number and is signed. In most instances "payroll" is also printed on the check. The employee's name is printed by a check writing machine or typed. In metropolitan areas, you should not cash a payroll check that is handprinted, rubber stamped or typewritten as a payroll check, even if it appears to be issued by a local business and drawn on a local bank. It may be a different story in a small community where you know the company officials and the employee personally.

A Government Check can be issued by the Federal Government, a State, a county, or a local government. Such checks cover salaries, tax refunds, pensions, welfare allotments, and veterans benefits, to mention a few examples.

You should be particularly cautious with government checks. Often they are stolen and the endorsement has been forged.

In some areas, such thievery is so great that some banks refuse to cash Social Security, welfare, relief, or income tax checks, unless the customer has an account with the bank. You should follow this procedure also. In short, know your endorser.

A Blank Check, sometimes known as a universal check, is no longer acceptable to most banks due to the Federal Reserve Board regulations that prohibit standard processing without the encoded characters. This universal check may be used, but it requires a special collection process by the bank and incurs a special cost.

A Counter Check is still used by a few banks and is issued to depositors when they are withdrawing funds from their accounts. It is not good anywhere else. Sometimes a store has its own counter checks for the convenience of its customers. A counter check is not negotiable and is so marked.

A Traveler's Check is a check sold with a preprinted amount (usually in round figures) to travelers who do not want to carry large amounts of cash. The traveler signs the checks at the time of purchase and should counter-sign the check

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only in the presence of the person who cashes them.

In addition, a Money Order can be passed as a check. However, a money order is usually sent in the mail. Most stores should not accept money orders in face-to-face transactions.

Some small stores sell money orders. If yours does, never accept a personal check in payment for money orders. If the purchaser has a valid checking account, why does he or she need a money order? The check is possibly no good.

LOOK FOR KEY ITEMS

A check carries several key items such as name and location of bank, date, amount (in figures and spelled out), and signature. Close examination of such key items can sometimes tip you off to a worthless check. Before accepting a check, look for:

Nonlocal Banks. Use extra care in examining a check that is drawn on a nonlocal bank and require positive identification. List the customer's local and out-of-town address and phone number on the back of the check.

Date. Examine the date for accuracy of day, month, and year. Do not accept the check if it's not dated, if it's post-dated, or if it's more than 30 days old.

Location. Look first to be sure that the check shows the name, branch, town and State where the bank is located.

Amount. Be sure that the numerical amount agrees with the written amount.

Legibility. Do not accept a check that is not written legibly. It should be written and signed in ink and must not have any erasures or written-over amounts.

Payee. When you take a personal check on your selling floor, have the customer make it payable to your firm. Special care should be used in taking a two-party check.

Amount of Purchase. Personal checks should be for the exact amount of the purchase. The customer should receive no change.

Checks Over Your Limit. Set a limit on the amount - depending on the amount of your average sale - you will accept on a check. When a customer wants to go beyond that limit, your salesclerk should refer the customer to you.

Low Sequence Numbers. Be more cautious with low sequence numbers. Experience indicates that there seems to be a higher number of these checks that are returned. Most banks who issue personalized checks begin the numbering system with 101 and numbering sequence when a customer reorders new checks.

\$\$\$ Amount of Check. Most bad-check passers pass checks in the \$25 to \$35 range on the assumption that the retailer will be more cautious when accepting a larger check.

Types of Merchandise Purchased. Be watchful of the types of merchandise purchased. Random sizes, selections, lack of concern about prices by customers,

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should indicate to you that a little more caution should be exercised when a check is offered as payment.

REQUIRE IDENTIFICATION

Once you are satisfied that the check is okay, the question is, "Is the person holding the check the right person?" Requiring identification helps you to answer the question.

But keep in mind that no identification is foolproof. A crook is a crook no matter what type of identification you ask to see. If the person wants to forge identification, he or she can.

Some stores demand at least two pieces of identification. It is important to get enough identification so the person presenting the check can be identified and located if and when the check turns out to be worthless.

The following types of identification should be useful in determining the type to use in your store.

Current Automobile Operators License. If licenses in your State do not carry a photograph of the customer, you may want to ask for a second identification.

Automobile Registration Card. Be sure the name of the State agrees with the location of the Bank. If it doesn't, the customer should be able to explain why they don't agree. Also make sure that the signatures on the registration and check agree.

Shopping Plates. If they bear a signature or laminated photograph, shopping plates or other credit cards can be used as identification. The retail merchants' organization in some communities issues lists of stolen shopping plates to which you should always refer when identifying the check passer.

Government Passes can also be used for identification in cashing checks. Picture passes should carry the name of the employing department and a serial number. Building passes should also carry a signature.

Identification Cards, such as those issued by the armed services, police departments, and companies, should carry a photo, a description, and a signature. Police cards should also carry a badge number.

Several types of cards and documents are not good identification. Some of them (for example, club cards) are easily forged, and others (for example, customer's duplicate saleschecks) were never intended for identification. Unless they are presented with a current automobile operator's license, do not accept the following:

- Social Security Cards - Business Cards - Club or Organization Cards - Bank Books - Work Permits - Insurance Cards - Learner's Permits - Letters - Birth Certificates - Library Cards - Initialed Jewelry - Unsigned Credit Cards - Voter's Registration Cards - Customer's Duplicate Cards

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Some large stores photograph each person who cashes a check along with the identification. This procedure is a deterrent because bad-check passers don't want to be photographed.

Some stores, when in doubt about a check, will verify an address and telephone number in the local telephone directory or with the information operator. Someone intending to pass a bad check will not necessarily be at the address shown on the check. If the address and telephone number cannot be verified, the check should be considered a potentially bad check.

COMPARE SIGNATURES

Regardless of the type of identification you require, it is essential that you and your employees compare the signature on the check with the one on the identification.

You should also compare the person standing before you with the photograph and or description on the identification.

You should set a policy for cashing checks, write it down, and instruct your employees in its use. Your policy might require your approval before a salesclerk can cash a check. When all checks are handled alike, customers have no cause to feel that they are being treated unfairly.

Your procedure might include the use of a rubber stamp. Many stores stamp the lower reverse side of a check and write in the appropriate information. Here is a sample of such a stamp:

Salesperson - Name and No. _____
Auth. Signature _____
Customer's Address _____
Home Phone _____ Business Phone _____
Ident. No. 1 _____
Ident. No. 2 _____
Dept. No. _____ Amount of Sale _____
Take Send COD Will Call

Your policy might also include verifying a check through the bank that issued the check. Some banks will do this only if you are a depositor in the bank. It might be helpful to establish business accounts in several banks, particularly where many of your customers have accounts.

You may want to verify a check through a check verification service. Should you contract with such a service or if you receive lists of bad-check passers, ask the service to show you proof from the Federal Trade Commission that their service is in compliance with the Fair Credit Reporting Act.

Employee apathy toward accepting checks is a big reason why stores get stuck with bad checks. The bigger the store, the more difficult it is to keep em-

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employees interested in catching bad checks. One effective way is to show employees your bad checks.

REFUSING A CHECK

Review your policy and procedure on check cashing frequently with your employees. Remind them of what to look for to spot bad checks.

You are not obligated to take anyone's check. Even when a stranger presents satisfactory identification, you do not have to accept the check.

In most cases, you accept a check when the customer has met your identification requirements. You want to make the sale. But never accept a check if the person presenting it appears to be intoxicated.

Never take a check if the customer acts suspiciously. For example, the customer may try to rush you or your employees while you are checking identification.

Never take a check that is dated in advance.

Never discriminate when refusing a check. Don't tell a customer that you can't accept a check because he or she is a college student or lives in a bad neighborhood etc. If you do, you may be in violation of a State or Federal law on discrimination.

WHAT CAN YOU RECOVER?

Whether or not you recover any money lost on a bad check depends on the person who gave it to you. He or she may be one of your best customers who inadvertently gave you a check when the funds in his or her bank account were insufficient. On the other end of the scale, he or she may be a forger. Once you are stuck with a bad check, here are some of the situations you face.

Insufficient Funds. Most checks returned because of insufficient funds clear the second time you deposit them. Notify the customer that his or her account is overdrawn and that you are redepositing the check. But if the check is returned a second time, in the localities, it is the retailer's collection problem and you must try to get the maker to honor the check by paying immediately.

You should check the practices of your bank. In some areas, for example, after a second return for insufficient funds, the bank will not let you re-deposit the check. It is your collection problem. Some stores prosecute if the customer does not redeem such a check within a week of the second return. Stores with a reputation for being easy-going about insufficient funds checks usually get plenty of them.

The procedure for prosecution depends on the State. In one jurisdiction, for example, a merchant must send the check writer a certified or registered notice of an intention to prosecute. The bad-check writer then has five days from date of receipt of that notice to comply before the merchant can prosecute. In

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another jurisdiction, the maker has five days after the date of notice to make the check good. In a third, a resident has ten days to make good on the check.

No Account. Usually you've lost when the bank returns a check marked "no account." Such a check is evidence of a swindle or a fraud unless there has been an extraordinary error. In rare instances, a customer may issue a check on the wrong bank or on a discontinued account. You should quickly determine what the circumstances are. If the person is known in the community, proceed with your collection efforts. If you find yourself "stuck" with the check, call your police department.

Closed Account. A check marked "closed account" is a warning of extreme carelessness or fraud. Accounts are closed by both individuals and by banks. The latter may close an account because of too many overdrafts. An individual may open a new account by removing funds from an old account. In such case, the individual may forget that he or she has issued a check that is still outstanding against the old account.

If you don't get your money back within a reasonable time, you should consider prosecuting the check writer.

Forgery. Forged checks are worthless - a total loss to you.

Watch out for smudged checks, misspelled words, poor spacing of letters or numbers indicating that changes may have been made. Payroll checks with the company's name and address typed in could be fraudulent. Most payroll checks are printed.

When you suspect forgery, call the police. Thus, you can help yourself and others against further forgery. Refer a U.S. Government check to the field office of the U.S. Secret Service.

Check with your lawyer about court collection practices in your area. In the Washington, D.C. area, for example, merchants cannot collect through the courts on bad checks used to pay on an open account. The reason is: The merchant still has the account and no injury was suffered through the issuance of the check. The account may be collectable through the usual civil procedures used for collection purposes.

Any alteration, illegal signature(s) of the maker of the check, a forgery of the endorsement, an erasure or an obliteration on a genuine check is a crime.

A bad check issued to pay for merchandise is not a theft but a misdemeanor. It is an exchange - the checks for goods. A misdemeanor carries a lighter penalty than a theft since a check may be collectable through civil procedures. Criminal action may be taken through signing a formal charge with the police.

A forged check transported in interstate commerce is a Federal offence.

Get Evidence. You cannot prosecute bad-check passers without good evidence. The person who cashed the bad check should be positively identified and

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connected with the receiving of money for it.

How To “Erase Bad Credit”

You may NOT change a single word in the report or on the brochure. You may change the form of this information when you sell it. This report is sold as information ONLY. The author is not engaged in rendering any LEGAL or ACCOUNTING advice. If such advice is needed please consult the appropriate professional.

INTRODUCTION

It is the purpose of this report to teach you how to obtain a copy of your Consumer credit report and to remove such things as judgments, late payments, liens, or anything that is untrue or unfair from such reports, thereby improving your consumer credit rating. You also have the express permission of the author to REPRINT and sell this information to others, thereby helping others to improve their credit ratings as well! By marketing this report you will be helping others achieve their goals of improving their credit rating at terrific savings over companies that charge up to \$400 or more for this simple service that anyone armed with the proper information can easily accomplish themselves!

WHAT IS CREDIT?

The average American has a better understanding of General Motors than he or she does about their credit rating. Credit is used every day by millions of Americans, yet most do not have the faintest idea how our credit system really works. Most people only know that they can pull out a plastic credit card and buy something that they don't have the cash to pay for.

The dictionary defines credit as financial trustworthiness. Time given for payment for goods SOLD ON TRUST!

Actually, the credit system we now use is as old as the business world itself. The trend of today that we see advertised everywhere is: “BUY NOW AND PAY LATER.” It is this philosophy that has caused millions of Americans to live from payday to payday, or from payment to payment!

Credit has been extended whenever goods are sold, or where services have been rendered and immediate payment of cash has NOT been made. The principle of credit is the same, whether the corner grocery store owner lets a patron “put it on the tab” until payday, or an executive takes a \$5,000 cash advance from his American Express(TM) GOLD CARD!

What do you think would happen to the grocery store customer if when payday came around he DID NOT pay his bill as promised? Well, the grocer might give him more time, but chances are the grocer would no longer extend credit to such a customer. He would no longer be allowed to purchase his groceries “ON CREDIT!”

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The same situation is true for the executive if he fails to pay his obligation for the \$5,000 cash advance. His credit rating would be damaged, and that would make it very difficult for him to obtain a new credit card from American Express(TM) if he did not first clear up the debt that he owed.

With these examples in mind, if the grocer was stuck with a large unpaid bill, he would go around the neighborhood and tell all the other merchants that Mr. X "burned" him, and is NOT good credit risk. From that point on, none of the other merchants in town will give Mr. X any credit!

American Express(TM) would be faced with the very same problem. How would they inform other corporations that Mr. Executive is a poor credit risk? And how would American Express(TM) be able to obtain information on other clients who are applying for them for the credit for the first time?

The following pages will explain in more detail how credit is established and how you can investigate and improve your PERSONAL CREDIT REPORT. Be sure to read each sentence CAREFULLY as your credit is your FUTURE BUYING POWER. More important, your credit is your name!

Before you go on reading this report ask yourself one good question. How much is it worth to you to have GOOD CREDIT? The answer is simple. Good credit in our society is virtually "PRICELESS !" If your credit is not good, you will be severely handicapped in almost any financial endeavor you wish to accomplish. Because of these facts, the very small price which you paid for this financial report and credit guide is going to prove to be one of the best investments you've ever made!

Throughout this material we will show you a simple and legal way to develop a AAA credit reputation no matter what your past credit shows this very moment. Regardless of your present credit rating, whether it reflects no credit, slow credit, or simply bad credit, or EVEN if you filed bankruptcy... YOU CAN START AGAIN! You can be one of the more fortunate individuals in the United States who holds GOOD CREDIT! You need it! You deserve it! And NOW you can have it!

HOW CREDIT REPORTING AGENCIES WORK

As credit increased throughout the country, there arose a great need to issue reports concerning those who are NOT a good credit risk as well as those who are CREDIT WORTHY! Because of this great need, credit reporting agencies were formed several years ago. These agencies, known as credit bureaus, receive information about consumers from banks, loan companies, credit card companies, department stores, as well as from other credit and lending sources. Credit bureaus earn their profits by giving a computer printout showing a financial and credit profile of any individual (such as you or I). These reports are requested by a lender or an credit issuing firm from which you have requested credit.

Lenders will base their acceptance or rejection of your application for credit

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based on the information about you in your personal credit report. If your credit report shows that you have been reliable in the past, then in most cases credit will be granted. What if your report shows that you have NOT been reliable in the past? Perhaps you have been like others in this country who have encountered circumstances beyond your control which made it IMPOSSIBLE for you to meet your credit obligations. What if your credit report shows that you defaulted on a particular account or were constantly LATE making payments? This of course can be most embarrassing, and usually leads to CREDIT DENIAL!

There are over 2,500 credit reporting agencies in the United States. These agencies sell information about you to BANKS, DEPARTMENT STORES, CREDIT CARD COMPANIES, LOAN COMPANIES, etc.

These credit bureaus keep on file information concerning you and your credit, but they do not make any final judgements as to your credit worthiness. The decision is up to the lender which you have dealt with to decide and report to the credit bureau.

When you receive a copy of your credit profile, you may find some of the following information in your report. Your occupation, place of employment, income status, residence record, marital history, court and arrest records, and most important, details on payments of your past and present bills and loans.

You have the ABSOLUTE RIGHT to know what is in your consumer credit report! Because it is YOUR personal credit file, you should want to know what information the credit bureau is giving out concerning your good name and your credit!

Most people have thought, and still think, that if they have an unfavorable credit report or history that there is NO WAY to change it, and if they want to obtain NEW CREDIT that it's impossible! DON'T BELIEVE IT! You can change your credit report for the better. You can change and correct any and all OUTDATED, or INCORRECT INFORMATION that YOU choose! Remember, it's up to you! No one will do it for you! The first step in correcting information on your report is to obtain a copy of your personal credit profile.

HOW TO OBTAIN A COPY OF YOUR PERSONAL CREDIT REPORT

You have already learned how this credit information has been gathered, rated and placed on file for credit reporting. You can obtain a copy of this report just like a regular consumer would - after all, it's your report.

There are many different credit reporting agencies in business today, and there is one in every community. First, this discussion will be limited for simplification, to one of the largest NATIONAL companies, TRW, INC. Second, the discussion will include limited information concerning contacting the LOCAL credit reporting agency in YOUR area.

To evaluate your personal credit profile, you must obtain a copy of it. You

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may obtain a copy of your personal credit report by writing to: TRW, INC., Post Office Box 271, Parsippany, New Jersey 07054. Include the following information with your request:

1. Full Name
2. If married, include spouse's name
3. Your Social Security Number
4. Your present address/previous addresses within the past 5 years
5. Your date of birth
6. A check for \$10 plus your SIGNATURE on the letter

You may wish to call your LOCAL credit bureau as well. Look in your local yellow pages under Credit Reporting Agencies. Call up to find out mailing addresses and fees to obtain your report.

By the way, if you have been refused credit within the past 30 days and one of the reasons for the rejection was an "unfavorable" credit report, you have certain rights under the law.

You first have the right to know which credit reporting agency was used to obtain the report. You also have the right to CONTACT the agency and find out exactly what criteria on your report has caused the rejection. You also have the right to obtain this information FREE OF CHARGE if you have been denied credit WITHIN THE PAST 30 DAYS!

Because with almost every important financial move that you make a credit report is involved, it is very important that you be concerned with what your credit report says regarding YOU AND YOUR CREDIT!

HOW TO CORRECT ERRORS IN YOUR PERSONAL REPORT

After you have received your personal reports, determine the status of your credit file. You should attempt to remove ALL unfavorable information using the methods outlined herein.

Not all of your credit history is contained in either of the two firm's files. Some information may be duplicated, or not included in the other file. Your name and Social Security number are used for identification. Current and previous addresses, spouse's name, and date of birth are used for further identification. The credit information includes the merchants names, the subscriber number, credit account number, date opened, date closed, highest credit limit, highest amount of credit used, and repayment history. The last item is encoded into numbers, with a series of ones indicating perfect repayment.

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The following descriptions are used to indicate payment history:

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- Current Account - account open or closed in GOOD STANDING
- Inquiry - your credit information was requested by this firm or store
- Closed Account - credit account closed
- Paid Account - closed account or zero balance
- Credit Account Reinstated - previously closed account NOW AVAILABLE

FOR USE

- Judgment - lawsuit against you... and NOT PAID
- Charge-Off - credit amount can not be collected
- Repossession - charged item returned to merchant
- Foreclosure - collateral sold to collect defaulted mortgage
- Collection Account - credit account assigned to collection agency

When you receive your report examine it VERY CAREFULLY. Make certain that all information is current and accurate. If you find any error (for example, a loan that you have PAID OFF is still listed as outstanding), you can take immediate action to correct the error. You must write out EXACTLY what the mistake is, and explain the way that the information SHOULD be listed. For example, "Loan XYZ is NOT outstanding. It was paid in full on 10/31/81." Send photocopies along with all pertinent information to substantiate your claim.

If you receive a computer printout of your credit file, there should be a space (Usually on the right-hand side of the report) in which you may PROTEST any item in your report that you feel is INCORRECT. After you have done this, make a photocopy, sending one copy back to the bureau by "CERTIFIED MAIL." When the credit bureau receives your report and the information in question, they are required to investigate and ADVISE YOU of the results of their investigation. There is NO CHARGE for this investigation! YOU HAVE CREDIT RIGHTS! Due to the Fair Credit Reporting Act passed in 1971!

Anytime that you are denied credit, you now have the right to know why you were turned down! If, for instance, you are turned down for a charge account at a store, you will receive a statement from the store stating that you were denied credit and their reason for the denial. If their reason has anything to do with the fact that the store used a credit reporting agency, they must provide you with the name and address of the agency that supplied them with the report. If this should happen to you, you should make an appointment within 30 days to visit the credit agency, so that you can review your report and find out what information in it is causing you to be DENIED CREDIT. I suggest that you always VISIT the credit bureau. Men should always wear a tie and jacket, and women should dress conservatively as well. It is very important to look professional and businesslike. It is also good to bring a friend along so that they can be witness whatever is said. Do not let the representative of the credit bureau confuse, or upset you in any way. If there is ANYTHING that you do not understand, ask to have it explained again.

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If there is any information in that report that is not true, or if you want to dispute any information on it, don't be afraid to do so. If the agency is wrong on any item on your credit report or file, **DEMAND** a correction. By law, the company **MUST** investigate... many bureaus will even try to make the correction "on the spot?!"

If for some reason you cannot **PROVE** that the item is in error or if you are having a disagreement with a certain creditor, you have the **RIGHT** to tell your side of the story in 100 words or less! This will be **ADDED** to your report. Often, creditors who see that you have taken the time and effort to dispute an item in your credit file will **NOT** include it in credit worthiness. This can be **VERY HELPFUL** to you.

Many bureau representatives will even help you word your statement. Be sure to use this rule to your **ADVANTAGE**!

After making any corrections on your report, you have the **RIGHT** to **DEMAND** that the credit bureau send corrected copies of your report to **ALL CREDITORS** who have received the incorrect reports for the **LAST 6 MONTHS** !

PLEASE NOTE: The credit bureaus **WILL NOT** do this automatically! - **ONLY WHEN ASKED!** - So make sure it gets done **PRONTO**!

If, when looking over your report, you notice that it is missing a few **POSITIVE** items that you recall, you may want to invest some money to upgrade your report. Some credit bureaus will call creditors you name as **FAVORABLE** to you. If the information that you give turns out to be **TRUE**, the item will be **ADDED** to your report. There are small fees of \$2 to \$5 per item, but this small fee could be well worth it to you.

HOW TO ERASE "BAD CREDIT" FROM YOUR CREDIT REPORT

Past credit experience which shows delinquent payments, lawsuits, collection and bankruptcy is most definitely **UNFAVORABLE** on your credit report. Even with several other open accounts in good standing, the unfavorable information can be a cause of credit **DENIAL** when applying for new credit.

Incorrect and unverifiable information can be removed legally with the assistance of the credit reporting agency on whose files the unfavorable information appears. To do this you must contact the respective agency and tell them that you wish to dispute the particular information that you feel is injurious to your credit history. Legally, they must write for confirmation of the information to the source that is reporting it. If **NO CONFIRMATION** is received by the agency within 14 days... the information in question **MUST BE DELETED** from your file! - and an updated credit report will be mailed to you for verification!

Utilizing this method will eliminate most of the unfavorable information on your credit file, particularly that which is more than one year old, or if the disputed amount is under \$500. Any remaining information after the first attempt can

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usually be removed by subsequent attempts, at one month intervals. Remember, keep on trying over and over again - PERSISTENCE DOES PAY OFF!

If there is any unfavorable information remaining on your credit file, you should add a statement to your file that **DISPUTES** this information. Remember, the credit agencies **MUST** add such a statement, **PROVIDING YOU REQUEST IT!** If possible, you may resolve the problem with the creditor in question. If so, have the creditor contact the credit agency **FOR YOU**.

HOW TO MARKET THIS REPORT

This material has been provided to you in a form that makes copying it very easy and inexpensive. For under \$1 you can go to your local **COPY-SHOP** and print copies **AS ORDERS COME IN!** You need not invest in inventory **UNTIL** you make **CASH SALES!**

Very simply, here is what to do. Place an ad in your local paper under the category of **MONEY & CREDIT** or under any other appropriate category. The ad should state:

REPAIR YOUR CREDIT RATING!... Plus fill your bank account with CASH!
For **FREE DETAILS**, write or call...

Either place your address or phone number as you desire! Check out the supermarket tabloids as well as the popular Opportunity Publications. **REMEMBER**, always offer **FREE DETAILS!** **DO NOT** ask for a self-addressed stamped envelope, or **ANYTHING** also because this will **DRASTICALLY** lower your response rate.

You may also wish to place display ads. Use the same wording as in your classifieds. Most publications will typeset your display ad **FREE** of charge!

When you receive inquiries, simply send them the enclosed **BROCHURE/SALES LETTER** with your name and address on top! Just bring the enclosed camera-ready brochure to your local printer and have him add your name at the top. You may wish to include a short sales letter thanking your prospect for his/her inquiry and perhaps include a return envelope, or a separate order coupon for an even greater response!

I charge \$29 for the report and reprint rights! Imagine the profit potential! Why not get started **RIGHT NOW!** People are literally dying to get their hands on this information. You will be providing a very **NECESSARY** and much sought after service by marketing this **IN-DEMAND** report!

===== Sales Circular =====

Place your Name & Address Here!

HOW ANYONE CAN ERASE BAD CREDIT AND IMPROVE THEIR CREDIT RATING! GUARANTEED!

What do those companies do when they claim that for a fee of \$400 to over

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\$1,000 that they can improve your credit rating by PERMANENTLY REMOVING such things as BANKRUPTCIES, TAX LIENS, LATE PAYMENTS, or even JUDGMENTS from your Consumer Credit Report? (i.e. TRW)

Basically, all they are doing is applying some NEW, "LITTLE KNOWN" Federal Consumer Protection Laws! ANYONE knowing these few simple "secrets" can easily accomplish the EXACT SAME THING themselves! ABSOLUTELY FREE!

NOW MY REPORT IS ALL YOU NEED!

Now you no longer have to pay up to \$400 OR MORE for this service! In my report I expose these secrets and explain step-by-step how ANYONE can drastically improve their credit rating THEMSELVES!

NO-RISK, MONEY-BACK GUARANTEE!

Purchase my report. Follow the simple, step-by-step instructions. Take up to ONE FULL YEAR!... If after 12 months you have not significantly improved your credit rating, simply return everything to me and I'll send you a FULL REFUND! No questions asked!... You can order today, with ABSOLUTELY NO RISK!

CREDIT REPAIR IS BIG BUSINESS!

Today credit is not a luxury but a NECESSITY!... Every day THOUSANDS upon THOUSANDS of Americans are REJECTED for credit!... For a LIMITED TIME ONLY purchase of my report will include REPRINT RIGHTS!... You will be able to reprint (copy) my report at your local copy-shop and sell it to others who are also looking to improve their credit rating!... You can earn THOUSANDS of dollars in your spare time by marketing this VITAL INFORMATION! Demand is at an ALL TIME HIGH!

PROVEN ADS!

Along with a certificate of reprint rights, included with your report are sample classified as well as display ads! All PROVEN WINNERS! You can earn AMAZING PROFITS simply by running an inexpensive classified ad in your local paper! You will receive COMPLETE, STEP-BY-STEP instructions for marketing this COMPREHENSIVE REPORT!

DON'T MISS OUT! ACT TODAY!

To receive a copy of my report along with reprint rights, marketing instructions, sample ads, and PROVEN PROMOTIONAL MATERIALS, simply PRINT your name and address on a sheet of paper, along with the words ERASE BAD CREDIT. Mail that to me at the address above, along with ONLY \$29 in cash, check, or money-order, and I'll RUSH your report to you via FIRST CLASS MAIL! Don't delay! Do it RIGHT NOW!

DIRECT MAIL STRATEGIES: WORKING OUT OF THE BOX

Choosing A Bank That's Right For You

It is important to select the right bank. Do NOT choose any bank-be fussy! There are two main objectives to seek when searching for a new bank. 1.) Find a bank that is aggressively seeking new business. 2.) Choose one with which you can develop a personal relationship.

To select a bank that is aggressive, simply watch for extended advertising campaigns. They are very costly, and must bring in new business in order to be continued.

Look also for smaller banks, ones with just a few offices. They tend to be more aggressive, more lenient on qualifications, much friendlier and more personalized in the service they offer. They are forced by nature of their competition to be more flexible.

With the small, independent bank, you will get friendly service, and often will be called by name. The tellers remember you and do not need to request your identification every time you want to cash a check. Small banks do not have a large loan committee that spends lots of time shuffling papers. They may however, stall your loan application for a day or so in order not to appear too anxious! Its a minor issue...and not one to be overly concerned about.

Big banks seem to have forgotten that the customer is number one. You will be far more pleased with your small bank and your personalized service when it comes to getting loans and other services for your own business.

The Lure Of Easy Bankruptcy

Here is a true story about bankruptcy, and the advantages it offers. A husband and wife team of practicing psychiatrists, with a joint income of \$78,000 per annum, accumulate personal debts totaling \$22,000, and also have outstanding a \$33,000 mortgage on their comfortable suburban New York home. They are not in arrears, nor even over their heads. They simply seek more discretionary spending power.

Their solution to the problem? They file for bankruptcy and are able to immediately reduce their debt load to a mere 10 cents on the dollar, repayable on an extended schedule in very small amounts. An officer in one of their finance companies notes that they could refinance the mortgage or even sell the house. But you will see in a moment why that was not necessary.

Traditionally, personal bankruptcy has been a desperate last resort for those so deeply in debt and harried by creditors, that there really seemed to be no other solution. The typical profile included low-income, under-educated clerical workers or laborers, or perhaps transient non-homeowners. Common age groups were those who were in their twenties, or those over sixty five years of age.

This is no longer the case. Today's profile includes people with good jobs, even families with two incomes. It is not surprising to find those with six-figure

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incomes declaring bankruptcy. The process comes no longer out of a dire necessity, but it is now a means by which people can rid themselves of debts that cramp their lifestyle.

The most common applicants for bankruptcy include recent college graduates who file in order to avoid paying back government-guaranteed student loans. Their rationale? They feel society owed them an education.

You will also find older, “keep up with the Joneses” types filing for bankruptcy. For suburban executives to Wall Street professionals, they are unwilling to live within their means.

The passage of the Federal Bankruptcy Act of 1978 made the whole process much easier. This change significantly liberalized personal filing procedures in the name of consumer rights.

Chapter 7 makes no reference at all to the debtor’s income. It permits debtors to clear the slate by turning over all their assets except those specifically exempted to creditors. Among the exemptions: Up to \$7,500.00 equity in the debtor’s house (15,000 if both file); \$4,000.00 in accrued dividends; \$1,200.00 in automobile equity; \$500.00 in jewelry; \$200 per category of household items (including clothing, books, etc.) and more!

Chapter 13 requires that debtors show only a regular income to handle a reasonable three-year pay-back plan. The court’s definition of reasonable happens to be as little as 1% to 10%, even when a payment of 50% could easily be managed.

How To Borrow Money Interest Free

There are a number of ways to borrow money interest-free if you take the time to operate the methods. However, one of the simplest ways is to borrow it from a bank which offers “overdraft protection.”

You’ve seen those offers by banks which extend to you a loan for the amount you overdraw your checking account. By setting up two or more (and the credit limits can go up to \$5000 each) you can write yourself a “loan” from one bank, cover the loan with a deposit from another bank where you have overdraft checking, and then repeat the process over day or two.

By covering each withdrawal with another deposit, you will not be charged interest since it would take two or three days for the records to catch up - by that time, you’ve made another deposit which covered the original loan. Operated thusly, you can keep the money interest-free for quite some time.

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Here's 46 Ways To Get Money When You Are Broke (Money You Don't Have to Pay Back)

1. One way to get money is to have a yard sale and sell items that you are getting ready to toss away because you don't want them any longer.
2. You can always gather shells at the beach and polish and turn into jewelry.
3. Get cash surrender from life insurance policy.
4. Paint faces on rocks and sell as paper weights.
5. Go to a pawn shop and pawn some jewelry.
6. Borrow from a relative.
7. Go get welfare pay or food stamps.
8. Dig small trees from woods and sell to homeowners.
9. Learn names of wild plants and plant in pots for sale.
10. Roll newspapers up in logs, tie, dye and let dry... then sell (fireplace).
11. Cut up old shirts and dresses and make pot holders out of them and sell.
12. Cut square towels out of old tossed out clothes and sell as wiping rags.
13. Gather driftwood from the beach areas and sell to craft shops.
14. Paint old used wine bottles and sell as hand painted vases.
15. Go house to house and paint house numbers on curbs for a fee.
16. Take the lawn mower house to house to mow lawns for a fee.
17. Offer to dig or spade gardens for local neighbors for money.
18. Offer to sell fishing (earth) worms as bait - dig in garden to get the worms.
19. Paint house exteriors in spare hours. Charge prevailing rate.
20. Gather pine cones and sell to craft shops.
21. Turn pine cones into useful jewelry, etc. and sell to shops or houses.
22. Spray old building bricks gold, sell as "Fort Knox Rejects" paper weight.
23. Paint bricks a vibrant enamel and sell as toilet bowl displacements.
24. Fill coffee cans full of plaster, paint all over and sell as door stops.
25. Gather vegetables from your garden and sell at road side stand.
26. Walk pets for your neighbors for pay.
27. Babysit for profits.
28. House sit for vacationers, get extra by upkeeping grounds.
29. Make fudge and sell house to house.
30. Do typing for fellow students or fellow workers for a fee.
31. Type menus for restaurants for a certain amount per menu.
32. Read books and do reports for a fee for students.

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33. Research any subject (in library) for \$25 a page.
34. Paint scrolls and designs on plates or make birthday plates, charge \$19 each.
35. Teach people to do callisthenics, charge \$2 an hour and have 10 at time.
36. Teach dancing and charge \$2 an hour, and have 10 at a time.
37. Learn to do juggling and clowning, put on shows for pay.
38. Rent out as a clown to birthday parties, affairs, etc.
39. Get good at telling jokes and rent out to night clubs.
40. Sing for money at night clubs.
41. Make crafts and sell them at road side yard stand.
42. Teach others to make crafts (\$2 each) and have 10 at each class.
43. Bake fruit pies and sell house to house (or in stores at holidays)
44. Make Christmas wreaths during holiday season to sell, using discarded boughs from your own and neighbors' Christmas trees.
45. Make Christmas candles from paraffin wax and sell at Christmas time.
46. Polish shoes for office workers by going office to office once a day every day and charge 50 cents a shine - lawyers best bet here. Also see all accountants, clerks, insurance agents, etc.

20 Major Causes Why Your Mail Order Business Could Fail!

Read, study and digest this list and with you in mind, evaluate which one or more of these causes for failure could become a barrier between you and success.

1. Lack of a Positive and Well Defined Purpose for Your Business Idea.

Success will elude all who do not have a high primary purpose, idea or goal at which to aim. With evaluation and desire, you'll arrive at a decision knowing exactly what that goal is or isn't. Lacking a fixed goal is one of the major causes in over 90% of all failures.

2. The Lack of Ambition to Rise Above Mediocrity

How much hope is there for a person who doesn't care whether he improves his lot in life? Either that person is lazy, fears or is naive. The requirement is to elevate one's self in business, life and to achieve any kind of success, and one must pay the accepted price.

3. Lack of a Sufficient Education.

This hinderence can be overcome by attending a class(es) to improve what you feel will aid you towards a greater knowledge of your idea, plan or business. The primary education begins with learning how to get whatever one wants in life without violating one's own values or the rights of others. If this knowledge is

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effectively and persistently applied, it can be described as an education in itself.

4. Disregarding Self-Discipline.

Self control of thoughts, actions and desires is achieved by accepting always, only positive mental patterns and dispelling all negative influences.

5. Practicing Procrastination.

Allowing yourself to put off and wait for when the time is right to begin, continue or finish fulfilling your goal. By beginning and continuing on you'll fully realize that the right time is now. Avoid the habit and apply your ability and experience to accomplish it now and not let today's duties be a late arrival.

6. Not Being Persistent About Persistence.

Not knowing how or not having any desire to quit day in or day out if and when confronted with a tough break, Murphy's Law, or an uncontrollable circumstance, makes for a perfect positive asset - by not accepting it as a setback, but as a lesson and self motivator to continue on.

7. Having a Negative Personality.

All hope is lost when a person wanting success continuously turns people away by saying, doing or thinking contrary to accepted positive behavior. Success is achieved when co-operating with others and in return receiving co-operative attitudes. A win-win situation!

8. Wanting Something for Nothing.

Crooks, gamblers, cheats, scams, intimidators and plain dishonesty have affected many people who have, are or will become victims of the "something for nothing" instinct of real losers. Much has been written on this subject. The title should read "Work and Do Something Good and Be a Winner".

9. Not Understanding the Strength of Decision Making.

Efficiency, productivity, co-operation, profits, growth, trust, respect, etc. is a direct result of successful people who are able to make the right decisions quickly when the opportunity presents itself or change a decision, if at all necessary, slowly and cautiously. The opposite of that, failure, is a result of people who are slow to reach decisions, if they can at all, or who more often quickly change decisions. Indecisions and waiting for the right time go hand in hand. Make a decision now, stick to it, in order not to be a failure.

10. Being Over Cautious.

Don't let over-caution deprive you of making the right move at the right time. Do not hold back on making decisions. After a period of evaluation of your project's direction, value, resources, potential, costs, finances, and the demand, you can make a wise decision. When you decide that any or all of these considerations will benefit you and your project, that it has a lot of merit, then you must make a positive forward decision.

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11. Unsure or Wrong Selection of a Business.

Avoid accepting a sugar-coated offer or idea. Under the sugar there may be a sour smell just waiting for the unsuspecting soul. Research the plan and dig up all the facts to familiarize yourself with the complete picture. Seriously consider just how you will fit into becoming a part of or the whole picture of the operation and the financial obligations before and during your involvement. Finally, if your decision is to enter a business, consider and choose the one where you'll feel most comfortable with, the one you understand and most of all, the one you can afford.

12. No Concentration of Effort.

Always concentrate on every aspect of your business plan. It breeds desire, knowledge, familiarity and results. Avoid straying into an unrelated direction, creating distractions that break the momentum of continuity. Concentration will reward you with quicker completion, a quality product, faster and better customer response and profits.

13. Lack of Controlled Spending.

How much you spend and for what purpose should start with a need list. Over and above all, the basic equipment and supplies will always be determined by the growth, production and profits derived from increased sales. As your business grows, so does the need for faster completion and movement of the products, record keeping, customer lists, etc. Spend if you must, but move with preparedness and be certain the new equipment justifies the cost in terms of purpose and expediency.

14. An Absent Feeling of Enthusiasm.

Enthusiasm is an offspring of desire. Never be willing to accept a 9 to 5 mentality which leaves no room for the following: confidence, effort, willingness, progress, and desire to grow. Your enthusiasm can affect you, your co-workers and others and is always accepted and welcomed.

15. Being Intolerant.

Anyone with an idea or plan must also be of the mind to accept new thoughts, when it comes to tolerating advice, comments, criticism and opinions, in order to further understand, create, solve and acquire knowledge when dealing with a business or for that matter, with life itself. An open mind is what usually overcomes the competition.

16. Unable to Co-operate with Others.

This behavior is detrimental to success for two main reasons: without co-operation one can jeopardize oneself with one's job or with that big opportunity that just might come along. This negative trait is so detrimental that no informed business person would ever accept it.

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17. Deliberate Dishonesty.

Any dishonest person that commits any dishonest act, has to realize that what has been done, cannot be undone. A self examination, coupled with a sincere desire to acknowledge it, can avoid any such further behavior.. Being dishonest by choice is permitting oneself to become a prime candidate for increasing and more serious acts of dishonesty. Such a person is not fully aware just how far it will go and how it will all end.

18. Egotism and Vanity: All for One.

This type of person's train of thought is aimed in only one direction - his own. This person has shut down all the avenues of thought in order to recognize his own happiness, progress, knowledge, wealth or success. His only escape from this dilemma is when he fully realizes why he is not accepted, asked to co-operate, asked to share or asked to lead.

19. Guessing Without Thinking.

What is your value worth if you guess at making decisions or choose a direction or create multiple answers? Knowing, understanding an accepting totally whatever it is you are involved with, takes the guess work out whenever it comes time for you to make wise and accurate decisions. Knowing how and when to make good decisions will show up in many areas of your business. The physical part of your growth will be staring you right in the face... But the profit growth, on computers and charts tell no lies.

20. Start Up Capital

Spare time - full time - retail location - office - factory. Everyone requires different arrangements, sources, and information, to fill a need. By calculating equipment, material, labor and up front cash, you can pretty much arrive at a good ballpark figure as to what amount you should have to start to begin operating your business. You may wish to write or contact owners with a similar business. Always ask the most vital questions first. You may be surprised at all the help and information you receive.

This is the list of strengths and weaknesses which you must seriously understand before you go forth in any business. It is your greatest asset to know what you strength is... BUT equally as important is knowing your weaknesses and making a vow to correct them.

Write your own ticket and make life yield what you want and ask for.

YOUR OWN WORTH SHOULD BE WORTH IT!

Once again, read the four simple steps that reveal how to get into the habit of being persistent. The average person can easily learn and practice these all-important steps.

1. Always know exactly what you want and allow your whole being to strive,

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without wavering, to follow the path to fulfilling your plan.

2. Design a good plan and don't let it lie dormant for any waking moment.
3. Develop the ability to turn away, avoid and become oblivious ever you encounter negative thoughts, influences and suggestions.
4. Associate yourself with those who know and will support you in your decision to carry on. Support is a great "picker-upper".

HOW MUCH IS A GOOD ALIBI WORTH?

If I only had enough money... If I only had more time... If other people only understood me... If I had no fear, what would they say... If I was only given a chance... If I only had the talent to do what I want to do... If I dared to stand up and assert myself... If my family only understood me... If I could just get started... If someone would just give me a break... If I only knew where to find out all about it... If I knew how, everything would be so easy... If good luck came my way, I'd be rich... If more people would only listen to me... If I had the right education... If I had been given a better chance... If I could meet the right people... If I didn't have to take care of the house and kids If I had someone to help me, I could get started... If only I had the personality to start a business... If I didn't owe so much money... If I only knew how to do it... If I were sure of myself, I would start tomorrow... If I had a business of my own, I'd have it made.

IF... you're truly a sincere person... do you really have the courage to see yourself as you really are?

Car Care And The Environment

Car care is definitely a win-win situation. Besides helping the environment, a properly maintained and operated vehicle will run more efficiently, will be safer, and will last longer—up to 50% longer, according to a survey of ASE-certified Master Auto Technicians. The following tips should put you on the road to environmentally conscious car care.

* Keep your engine tuned up. A misfiring spark plug can reduce fuel efficiency as much as 30%. Follow the service schedules listed in your owner's manual. Replace filters and fluids as recommended.

* Check your tires for proper inflation. Underinflation wastes fuel—your engine has to work harder to push the vehicle. Wheels that are out-of-line (as evidenced by uneven tread wear or vehicle pulling) make the engine work harder, too. Properly maintained tires will last longer, meaning fewer scrap tires have to be disposed.

Every ten days, motorists who drive with under-inflated tires and poorly maintained engines waste 70 million gallons of gasoline.

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Car Care Council

* Keep your air conditioner in top condition and have it serviced only by a technician certified competent to handle/recycle refrigerants. Air conditioners contain CFCs—gases that have been implicated in the depletion of the ozone layer. According to the Environmental Protection Agency, almost one third of the CFCs released into the atmosphere come from mobile air conditioners; some simply leaks out, but the majority escapes during service and repair—so it's important to choose a qualified technician.

* Do-it-yourselfers: dispose of used motor oil, anti-freeze/coolant, tires, and old batteries properly. Many repair facilities accept these items. Or call your local municipal or county government for recycling sites. Never dump used oil or anti-freeze on the ground or in open streams.

Each year twenty times the amount of oil spilled by the tanker Exxon Valdez in Alaska is improperly dumped into America's environment by do-it-yourselfers.

Automotive Information Council

* Observe speed limits. Mileage decreases sharply above 55 mph.

* Drive gently. Avoid sudden accelerations and jerky stop-and-go's. Use cruise-control on open highways to keep your speed as steady as possible.

* Avoid excessive idling. Shut off the engine while waiting for friends and family. Today's vehicles are designed to "warm up" fast, so forget about those five-minute warm ups on cold winter mornings.

* Remove excess items from the vehicle. Less weight means better mileage. Store luggage/ cargo in the trunk rather than on the roof to reduce air drag.

* Plan trips. Consolidate your daily errands to eliminate unnecessary driving. Try to travel when traffic is light to avoid stop-and-go conditions. Join a car pool.

Remember, how your car runs, how you drive it, and how its fluids, old parts, and tires are disposed of all have serious consequences on the environment.

How To Buy A New Car For \$50 Over Dealer's Cost

You can purchase your next car with the exact optional equipment you want and pick the car up at your local dealer; YET, you will only pay as little as \$50 over the dealers cost. The car will be completely guaranteed and serviced just as if you had paid full retail price. No strings. How?

By buying through a reputable new car broker. Here's a list of some of the major ones. They will be happy to furnish you with complete details: United Auto Brokers, 1603 Bushwick Ave. Brooklyn, NY 12207; United Buying Service, 1855 Broadway, New York, NY 10023; D & J Enterprises, 130 Scotts Dr., Holland, MI

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49423; Masterson Auto Sales, 1957 Chestnut, San Francisco, CA 94123; Nationwide Auto Sales, 3605 Long Beach Blvd., Long Beach, CA.

Getting Your Vehicle Ready for Summer

Summer's heat, dust, and stop-and-go traffic will take their toll on your vehicle. Add the effects of last winter, and you could be poised for a breakdown. You can lessen the odds of mechanical failure through periodic maintenance...Your vehicle should last longer and command a higher resale price, too!

Some of the following tips are easy to do; others require a skilled auto technician.

Getting Started—The best planning guide is your owner's manual. Read it; and follow the manufacturer's recommended service schedules.

* **Air Conditioning**—A Marginally operating system will fail in hot weather. Have the system examined by a qualified technician.

* **Cooling System**—The greatest cause of summer breakdowns is overheating. The cooling system should be completely flushed and refilled about every 24 months. The level, condition, and concentration of the coolant should be checked periodically. (A 50/50 mix of anti-freeze and water is usually recommended.)

DIYers, Never remove the radiator cap until the engine has thoroughly cooled! The tightness and condition of drive belts, clamps, and hoses should be checked by a pro.

* **OIL**—Change your oil and oil filter as specified in your manual—more often (every 3,000 miles) if you make frequent short jaunts, extended trips with lots of luggage, or tow a trailer.

* **Engine Performance**—Replace other filters (air, fuel, PCV, etc.) as recommended—more often in dusty conditions. Get engine driveability problems (hard starts, rough idling, stalling, diminished power, etc.) corrected at a good shop.

* **Windshield Wipers**—A dirty windshield causes eye fatigue and can pose a safety hazard. Replace worn blades and get plenty of windshield washer solvent.

* **Tires**—Have your tires rotated about every 5,000 miles. Check tire pressures once a month; let the tires "cool down" first.

Don't forget your spare, and be sure the jack is in good condition. Examine tires for tread life, uneven wearing, and cupping; check the sidewalls for cuts and nicks. An alignment is warranted if there's uneven tread wear or if your vehicle pulls to one side.

* **Brakes**—Brakes should be inspected as recommended in your manual,

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or sooner if you notice pulsations, grabbing, noises, or longer stopping distance. Minor brake problems should be corrected promptly.

* **Battery**—Batteries can fail any time of year. The only accurate way to detect a weak battery is with professional equipment. Routine care: Scrape away corrosion from posts and cable connections; clean all surfaces; re-tighten all connections. If battery caps are removable, check the fluid level monthly.

Avoid contact with corrosive deposits and battery acid. Wear eye protection and rubber gloves.

* **Lights**—Inspect all lights and bulbs; replace burned out bulbs; periodically clean dirt and insects from all lenses.

To prevent scratching, never use a dry rag.

* **Emergencies**—Carry some basic tools—ask a technician for suggestions. Also include a first aid kit, flares, and a flashlight. Consider buying a CB radio.

Getting Your Vehicle Ready for Winter Mechanical failure—an inconvenience any time it occurs—can be deadly in the winter. Preventive maintenance is a must. Besides, a well maintained vehicle is more enjoyable to drive, will last longer, and could command a higher resale price.

Some of the following tips can be performed by any do-it-yourselfer; others require the skilled hands of an auto technician.

First things first. Read your owner's manual and follow the manufacturer's recommended service schedules.

* **Engine Performance**—Get engine driveability problems (hard starts, rough idling, stalling, diminished power, etc.) corrected at a good repairshop. Cold weather makes existing problems worse. Replace dirty filters—air, fuel, PCV, etc.

* **Fuel**—Put a bottle of fuel de-icer in your tank once a month to help keep moisture from freezing in the fuel line. Note that a gas tank which is kept filled helps keep moisture from forming.

* **Oil**—Change your oil and oil filter as specified in your manual—more often (every 3,000 miles) if your driving is mostly stop-and-go or consists of frequent short trips.

* **Cooling Systems**—The cooling system should be completely flushed and refilled about every 24 months. The level, condition, and concentration of the coolant should be checked periodically. (A 50/50 mix of anti-freeze and water is usually recommended.)

DIYers, never remove the radiator cap until the engine has thoroughly cooled!

The tightness and condition of drive belts, clamps, and hoses should be checked by a pro.

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* **Windshield Wipers**—Replace old blades. If your climate is harsh, purchase rubber-clad (winter) blades to fight ice build-up. Stock up on windshield washer solvent—you'll be surprised how much you use. Carry an ice-scraper.

* **Heater/Defroster** The heater and defroster must be in good working condition for passenger comfort and driver visibility.

* **Battery**—The only accurate way to detect a weak battery is with professional equipment. Routine care: Scrape away corrosion from posts and cable connections; clean all surfaces; re-tighten all connections. If battery caps are removable, check fluid level monthly.

Avoid contact with corrosive deposits and battery acid. Wear eye protection and rubber gloves.

* **Lights**—Inspect all lights and bulbs; replace burned out bulbs; periodically clean road grime from all lenses.

To prevent scratching, never use a dry rag.

* **Exhaust System**—Your vehicle should be placed on a lift and the exhaust system examined for leaks. The trunk and floor boards should be inspected for small holes. Exhaust fumes can be deadly.

Cold weather will only make existing problems worse. A breakdown—never pleasant—can be deadly in the winter.

* **Tires** Worn tires will be of little use in winter weather. Examine tires for remaining tread life, uneven wearing, and cupping; check the sidewalls for cuts and nicks. Check tire pressures once a month. Let the tires "cool down" before checking the pressure. Rotate as recommended.

Don't forget your spare, and be sure the jack is in good condition.

Carry emergency gear: gloves, boots, blankets, flares, a small shovel, sand or kitty litter, tire chains, and a flash light. Put a few "high-energy" snacks in your glove box.

Easy ways to get Loans, Leases and Mortgages

There's an old saying "a bank won't lend you money if you really need it," and it's really almost completely true. Banks prefer to lend money or extend credit to people who already have lots of money, and carry the top credit cards. If you've got bread, no problem for you. But if you haven't, what do you do? Well, the main idea is to look as if you're loaded, to appear as if you have it, and that's often almost as good as having it.

Don't admit you're desperate, even if you are! Look like you couldn't care less whether they'll lend you the money, like you haven't got a care in the world. Dress really well, in your most impressive clothes, when you go to the bank. Allow plenty of time, so you don't have to rush in at the last minute, but can afford to

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saunter in, as if you're doing them a favor just considering borrowing money from their lousy institution. If it's a country bank, where you can be seen as approach the bank, drive up and park, be sure to arrive in a good car, squeaky-clean and highly-polished, even if you have to borrow your Aunt Martha's Cadillac just for the day.

Arrive primed with all the information the bank wants to know in order to approve a loan (lease or mortgage) for you. If you know that you've got some points in your history over the last five years that will hurt your application (such as not long enough in your present job, not long enough in your present residence, inadequate salary, etc.) try to figure out how you can improve those areas before you go to see the loan officer (to find out what questions may give you trouble, try and get a blank form ahead of time...even from another bank, if you don't want to let your bank know what you're considering).

If you've only been a few months on the job, but your company small and closely-knit, see if you can get the boss to agree to a little white lie, such as that you've been employed for two years. If you've only lived where you are now for a month, see if your mother's willing to have you list her address and telephone as the address where you've been living for the last three years.

If your salary's not high enough, but you get paid overtime quite regularly, see if your company bookkeeper will allow you to list your salary at what it averages out to, including the overtime.

If you've got an unexplained break in your job history, where you were actually out of work, don't list it that way—say you were working for yourself running a small business from your home (give it an impressive-sounding name, and list your best friend's name, address and phone number if they want to check with your employer at that time).

In short, to get credit it isn't so important to have financial stability as it is to appear to have it. Follow this rule, and getting credit should be easy.

Here are a few tips that may be of great help to you, if they fit your situation.

*If you're getting a lease, normally only a landlord is involved, and most landlords who want to rent out their property will go along with you, even if your credit rating's not so hot, providing you look O.K., speak in a decent and reasonable manner with them, and have at least the first month's rent and the security deposit.

*If a bank won't give you a loan, don't despair! Their standards for credit are very fussy. But commercial finance companies aren't so particular. They charge more interest, but they may come through with the loan.

*If the finance company won't help you, there's always the last resort, your friendly pawnbroker. He'll loan cash on watches, jewelry, furs, musical instruments, guns and everything else of value, Doesn't matter what your credit rating

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is!

*If you want a loan to start a new business, or increase the capitalization of an existing one, and the bank doesn't want to do it, try one of the companies that offer to lend venture capital for just these purposes. You can get a good list of a large number of these companies in this book: *Venture Capital, The Source-book of Small Business Financing*, edited by Leroy W. Sinclair, published by Technimetrics, Inc., 919 Third Avenue, New York, NY 10022.

Mortgages-the ins and outs

Let's say you've decided it's time you got more space for your family. You don't have a lot of cash saved up, and you don't know your way around the housing market and complicated mortgage terms. What to do?

You're probably already friendly with a banker who knows you from your previous loans. Start with him. Ask him questions. Get his best guess about the amount of money you would have to put down as a down payment on a conventional mortgage. If you can't meet that, you may be willing to put up with some red tape and get an FHA or VA mortgage if you qualify-lower down payments, lower closing costs (which have to be all cash, and can run over \$1,000!), and a longer time to pay the loan off (30 years, compared with 15 or 20, or sometimes 25 years, on a conventional mortgage). For more information on these Government-guaranteed mortgages, write to:

Further Reading

FHA Mortgages: Federal Housing Administration, Department of Housing and Urban Development, 451 7th Street S.W., Washington, D.C. 20410. VA Mortgages: Veterans Administration, Washington, D.C. 20420 (or your local VA Office).

When Faster is better

If you've just seen your dream house, and three other couples are also trying to buy it, you may want to get the fastest possible mortgage. But don't rush! You can make a bid for the house even if all you have is the down payment, for then you have generally 60 to 90 days before the closing date in which to come up with the rest. (If you can't get a mortgage anywhere, you still get your down payment back, so you have nothing to lose!)

Most people get their mortgages from banks, which we'll tell you about too, but don't overlook another, faster possibility-the real estate broker himself! Brokers often have friendly bankers or other mortgage lenders lined up just waiting for them to find buyers of the properties the brokers are selling. It's easier for a broker to close a sale if he can help you, the potential borrower, get the mortgage you need. So he'll help you.

Aside from broker-arranged mortgages, "conventional" mortgages, (i.e., not backed by the Government: are usually the fastest kind to get. These are

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available from both commercial and savings banks and from savings and loan associations. Try the savings and loan associations first-savings institutions usually require lower down payments than commercial banks, for example, 20% down at an S&L, compared with 25%-40% down at a commercial bank. The rule of thumb for the amount of money that banks will lend toward a mortgage is usually the capital amount that would result in monthly payments which will not exceed about 25-30% of your before-tax income. If you're trying to buy a house that's too expensive for you, the bank will know that, by using their rule of thumb for what they will think you can afford: one month's housing costs (principal, interest, real estate taxes, and insurance) should not be more than one week's salary (after you deduct any other debt payments from your weekly salary figure). Know what the figures look like before you walk in asking for a mortgage-if you look like you know what you're doing, the bankers will be much more cooperative, and maybe stretch their requirements, especially if they know you as a person who has been a responsible borrower of theirs before!

Further "points" about mortgages

Sellers sometimes help out potential housebuyers, even when the mortgage is financed by a bank. This can occur in two ways, first, if the mortgage lender (bank, S&L, other) adds "points" to the cost of the mortgage. Technically, these points are percentage points that the lender charges the seller, to make the interest rate higher. (Most States have usury laws, which make it illegal for mortgage and other interest rates to go above a certain level, like $8\frac{1}{2}\%$. If interest rates in unregulated areas are higher, the bank is going to get that higher rate one way or another!). So the lender deducts, for example, five points or five percent from the amount he is really willing to lend to the borrower. Either the seller has to take a lower price for his property than he expected, or the buyer has to pay 5% more than he expected. Depending on how anxious the seller is to sell, and how many buyers there are for his property, he may take the lower price (pay the points himself) or split the cost with the person who wants to buy his house, or else insist that the buyer pay the points all by himself.

In numbers, points work like this: 5 points charged on a \$20,000 mortgage means that the lender is not really going to lend \$20,000, but only 95% or \$19,000. Since the seller wants \$20,000 (in addition to the down payment) as his price, the buyer must pay the extra \$1,000, which is about the same as adding an extra $1\frac{1}{2}\%$ to the rate of interest he is paying.

More help from the seller!

Sometimes sellers are anxious to sell their houses, but find it difficult to do so-either the banks aren't making many mortgages at that time, or the seller's price is too high, or the neighborhood is "transitional" and potential buyers are reluctant to invest. So the seller may offer a mortgage of his own to a buyer! This

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can be either a first or a second mortgage, (the second is in addition to and subordinate to the first that you got from the bank) especially if the bank won't lend you what you need. If your dream house costs \$40,000, with a \$10,000 down payment, but the bank will only lend you \$20,000 to put with your ready \$5,000 cash, don't despair. The seller might be willing to give you a so-called "Purchase Money" mortgage (money with which to purchase his house) for the missing \$15,000, to be paid back to him over the next ten years in monthly installments. (Sellers sometimes like to do this as a way of getting an annuity, or annual income, for themselves or to reduce the taxes they would have to pay if they received all the cash in one year.) Real estate brokers won't always tell you about this angle, so you may have to do the footwork yourself, following up the ads that list owner or principal, not broker. But it could pay off!

How To Land A Higher-Paying Job

There's probably more potential in your present job.

Most people don't realize that they can get more out of their present job-by putting more into it! You may think that the only way to get a big money job is by going to another job somewhere, but the truth is that if the fault is in you, changing jobs won't help!

So before you go looking for that pot of gold at the end of the rainbow, take a good look at yourself. Are you really doing all you could to help your employer right now? Or are you stuck in a rut, just doing whatever you have to do to get by? If the latter, it's no wonder the boss isn't giving you any raises, or only those token 5% raises that don't keep up with inflation.

If you have the possibility to make a substantial difference in your output, whether of quality or quantity, then do it. NEVER take the attitude "well, why should I put out for what he's paying me?" because, that way, he never will pay you any more. You've got to take the first step. He's got to see that you're worth more. And don't think that you ought to get it because you've got five hungry kids at home, while Bill has only one skinny wife to take care of. That is totally irrelevant. You're not paid because you need it, but because the boss needs you. And if you ever do get more than Bill, it'll only be because you worked for it.

Do you really have the cards in your hand?

Now if your objective appraisal makes it clear to you that you are already doing a super job for your employer, and that you are vitally needed to do that job, then you may hold the cards in your hand right now to get a really good raise, a longer vacation, better medical coverage, etc., etc. But even if you hold the hand, don't overplay it. If you back the boss up against a wall, or are offensive about it, his natural defensive instincts will come into play immediately, and he may decide to get rid of you even though he knows you're good, and that your

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dismissal will cause him considerable loss, agony and delay. Make it easy for him to say "yes", but leave him a graceful way to say "no", at least temporarily, without severing relations. Both of you have got to "save face", in the oriental sense, which is more applicable to the U.S. than we usually realize or admit. Don't tell him you've got another job offer if you haven't (unless you're the kind of reckless poker player who likes to go for broke), because that doesn't leave you any way to retreat and keep your present job if your boss refuses to meet the theoretical new boss's offer. You just can't lose that much face-to grove in the dirt and admit you were bluffing.

If you quit a job, quit gracefully!

If, on the other hand, you do have a new job offer at more money (and, we must assume, at better or equivalent benefits), then don't just quit your present job right off without notice or in any sort of impolite way. The only person you hurt by doing that is yourself. Because if you handle it properly, explain that you're leaving because you have a much better offer, and that you'll be glad to stick around until your replacement's hired, and help him get acquainted, etc., not only will you leave a pleasant taste in everyone's mouth, assure yourself of a good reference if you should need one later, and not screw up your final check or your accrued vacation pay and sick leave, etc., but, and this is the important but, your boss will have time to think it over without feeling threatened or blackmailed by you, and he may decide that you're just too valuable to lose, and make you a counter-offer of even more than the raise the new job offered you.

What to do if you're in a no-future job!

But if, on the other hand, your objective appraisal leads you to the conclusion that there isn't any future for you with your present employer, and assuming you don't have another job offer right in your hand, then don't sit back and wait to be offered one, because you know that won't happen in a thousand years-instead, go out and get one for yourself. Get moving!

Start, of course, by reading the classified ads, not only in your hometown paper, but also in out-of-town papers from cities you wouldn't mind relocating to (these newspapers can always be purchased at some major downtown newsstand in your own city).

If you don't see the job you want advertised, try placing your own ad, classified, or even, if you are ambitious, display. Tell them about yourself, not only your official and/or technical qualifications and/or achievements, but also the special qualities which make you especially good for the job you are seeking. Sell yourself-you're the only one that can do so.

Invent a job for yourself

And once you've considered what it is that you really like doing, think about creating your own job, uniquely suited to your skills or interests. You would be

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much happier selling model railroads to hobby shops if you're a model buff than you would be selling bathroom fixtures. Think about a niche that no one is filling, in an area that you know about or have worked in before. Then try to interest companies along those lines in your abilities. If they don't have a job opening...but you can show them how hiring you can save them money, double their sales, or dramatically improve a money-losing department, you may wind up doing what you like, and getting paid for it!

The right resume is very important!

Early on in your job campaign, in fact the first thing before you start, is the preparation of a resume. Too few people know the proper way in which to set about this, or even that it is a desirable thing to have. But really, for any job but the most menial, it is almost a necessity. It is your representative when you apply for any position by mail, and it is a most useful aid to leave behind, as a summary and reminder, when you apply for a job in person.

Always orient your resume to your future, not your past. Of course, however, you must include your education, your past work experience, and any special honors, awards, prizes or other trophies you may have won. Most importantly, you must list your job objective. Keep in mind that any future employer wants to know what you can do for him; not what he can do for you. This means that he will evaluate your past experience in view of his own future needs, so you should do that too. A list of your responsibilities in your past job might not mean anything to your future employer if he's in a different business, but your skills in managing people, or saving the company money, or creating a new product or selling method might be the most important thing you could put on your resume—even if those things were not part of your past job but things you come up with on your own time!

You need not tell everything!

What if parts of your background might not look good on your resume? You have a gap of one year when you were unemployed, for example, that you don't want your resume to include. There are several ways to deal with this, depending on how you want to orient your resume! If you want to stress your independence and go-getting ability, you might want to "invent" your own consulting firm, or neighborhood service company, or other business of your own that you "worked for" during that time gap. (But be prepared to have letterheads or business cards printed up to make this seem real, in case potential employers want proof.) Or if your uncle owns a company, ask him to give you a reference stating what a valuable employee you were for him during that period.

Remember that the point of your resume is to present you in the best way possible, and unless you need to be bonded or get a security clearance for your new job, many companies don't check job histories very thoroughly, except for

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perhaps your most recent one.

Looking your best

Just as you want to look your best on your job interview, so too your resume must look its best. A carefully laid-out, typeset resume, with the most important information about you set up in easy-to-read blocks of space, is like a gift to a personnel director. Remember that as many as a hundred people may be applying for the same position that you seek, and a favorable remembered resume gives you a headstart over the other applicants.

One point that I want to stress that is often omitted in manuals on the subject is that you should not let your local copy center or printer do the resumes on the cheapest lightest paper they have around, or have the original typed on an old beat-up manual typewriter. The presentation affects the reception given to your facts. Perhaps it should not, but, let's face it, it does. That's why manufacturers of consumer goods spend so much money on packaging! As the old proverb says, "Put your best foot forward!"

Make \$2,000 a year more with this idea!

So put your best foot forward, and don't save \$5 in printing your resume, it may cost you \$2,000 in the salary you are offered (if indeed they want to hire you at all, after they see your "sleazy" resume).

Go all out in your job hunt!

Make looking for the new job a real challenge to your creativity. Come up with new and different way in which to present yourself and/or your qualifications. Lift yourself above the heap, let your resume be the one that attracts their attention, and gets you that job!

Your guaranteed job where you can't be fired!

If you'd like to have a guaranteed job where you can't get fired, you have several ways of doing about this. The simplest, if you are really valuable to your boss (as we have discussed before), is to ask for an employment contract new time you're negotiating with him over your salary and terms of employment. Time periods of two, three, or even five years are not uncommon. But remember, while the security may be something you want, you are giving up something too, your freedom to move around and or negotiate, and binding yourself to agreed salaries (whether escalating or remaining static) for those years, disregarding both potential inflation and possibly greater performance and productivity on your part.

Another way of achieving that non-firing status, aside from being the boss, is being a partner in the business, or a major stockholder, with the clout to make your job firing-proof.

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HOW TO RETIRE BUT NOT BE OBSOLETE

Many Americans have a goal to retire, often around the age of 62 or age 65. However, with proper planning and investment, a goal to retire at an earlier age can be attained. And this is where things can get tricky. Along with planning, there is a lot of advice to be given. Unfortunately, it is not always the best advice. Tips and ideas which worked well years ago are not always applicable in today's economy. In fact, some familiar money tips could actually jeopardize your future.

In this time & age, it takes new rules to become wealthy, and many old rules have to be reviewed against the backdrop of today's economics. For example, the idea that working hard for an employer will reward you with a financially solid retirement is about as true as a three-dollar bill. The current environment for the corporation is really set up to look out for the corporation first. Buzzwords like "down-size" and "re-engineer", often done without regard to the employee's well-being, make us weary of the true value of working for someone else.

This is why entrepreneurship is getting a lot of attention in today's America. But, aside from starting a business, you need to know how to manage your money if you want to make it last. How you earn it is one thing, what you do with it is another. This special software outlines FINANCIAL MYTHS that need to be revisited, re-evaluated, or dumped for good.

For example, one of the biggest myths in business is: "Own Your Business For Life". That myth can cost you a lot of disappointment. Imagine someone owning a Typewriter Repair Shop in today's market? Here, we explore how you can build and sell a new business every three years, never become obsolete, and make a ton of money.

The Lazy Man's Way To Big Money Fast!

Forget about the usual ways

When the average guy thinks of enjoying himself he sees himself spending a lot of money to do it. He calls a travel agent to have a whole trip arranged and it cost him a fortune. If he desires to live in some kind of luxury housing, he either gets up the enormous rent payments or he just doesn't live there. Well, you can forget about doing things that way.

We're going to tell you how to obtain gracious living accommodations which will cost you little or nothing, how to travel luxuriously and make a profit while doing it, and how to use every resource available to enjoy life and make money too.

Where are you going to live?

Have you ever thought about house-sitting? That's where you reside in a mansion, in order to take care of it while the owner is away. And the way some wealthy people travel or spend time away from home, that mansion may be all

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yours, so to speak, for 8 to 9 months of the year. There is usually one car that goes along with the house and you may even be supervising a couple of people who do the everyday chores and maintenance.

Putting your home on display

If, however, you own your own home, but you would like it to be decorated more elaborately, you might try to arrange with an interior decorator and/or a furniture company to provide the decoration and furnishings in exchange for being allowed to bring potential customers to your house to show what a good job they do. The best prospect to approach for this kind of arrangement is a decorator or furniture dealer who has just started his business in your area, and is therefore eager to have a top-notch "real-life" display.

There are other unusual and shrewd ways of arranging to have a very nice place to live when you're going to be traveling. For example, consider the following idea.

Uncle Pierre wants you

Would you like to live in France, or any other country, for business or for a long vacation? You may be able to exchange homes with a French family; they will live in your home here while you live in theirs in France. Of course, the locations, both here and there, must suit both parties, and the length of time involved must be coordinated also. But it's worth doing because it can give you a "home away from home." Contact the embassy of the country you'd like to live in and they'll probably be able to help you arrange it.

Traveling for business is good business

Whenever possible, make all your trips, even if they are really vacation trips, provably serve some aspect of your business so you can deduct the cost of them from your corporation's profits. The tax rate on corporation profits is 48%, so it makes good sense to deduct the cost of your trip from your overall profits. That could save you up to half the cost of the trip; Uncle Sam will, in effect, pay it for you! This can be done very often if you are in business in which traveling is a necessity, such as import/export. If you are a travel agent you will often be invited by airlines, cruises, hotels and resorts to travel or stay with them as their guest; they hope, of course, you will then send your travel agency customers to them. But this can work also if you're in a business or occupation, like advertising or public relations or writing, where you can give them free publicity in return.

Or you might want to be the organizer of a charter tour. You then have an even wider choice of when and where to go, and you as the organizer travel free. You should even pick up a handsome profit besides, if you handle it right. First you must find people who want to go. Often the easiest way is to choose people who are already affiliated in some way; they work for the same company or belong to the same club or church. Then comes the choice of where to go. You might

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question them, giving them the choice of place or you may start to make some tentative preliminary enquiries about 3 or 4 places and have them choose one of those places. Get an advance deposit of at least 20%. You'll need this advance money to arrange the charter flight, places to stay, local transportation and sightseeing at the vacation spot, and so on. It also ensures that those who make the reservations will actually go because the deposit is not refundable (after a certain date).

A bonus for doing business in other countries

Our government wants to help you do more business overseas. Before you go, therefore, contact the Department of Commerce. They will arrange for you to meet people in each country you visit who are in your industry and related fields. The Commerce Dept. won't guarantee it, of course, but if you play your cards right, these potential business associates will wine and dine you and act as warm hosts in their native countries. It not only costs you nothing; it promotes business and lets you meet people who can really show you the best of everything in their countries.

Traveling at Government Expense

Have you ever thought of getting paid to travel—of living and working overseas? Uncle Sam now has over 230,000 of his citizens working for him abroad. And you don't have to be a scientist or technical specialist to be one of them. Persons with clerical and office skills, as well as those with administrative abilities, are needed. So are plumbers, machinists, woodworkers and painters.

American companies also send people abroad

Don't forget the huge corporations if you're thinking of a job abroad. Such companies as Citibank of New York, Johns-Manville, IBM, International Harvester, Westinghouse and many more, have Americans working for them overseas; and the pay scales in many of these companies are higher than for their workers in the same jobs at home. And there are jobs working for foreign governments or private foreign companies that often pay well and are quite interesting besides. For example, in those countries where oil is being produced in huge quantities (such as many of the Middle Eastern countries) there is a need for people with experience in this field. What's more, the general increase in wealth brought by the oil industry in those countries produces a huge growth in the construction of roads, buildings, factories, bridges, hotels and many more things. People are needed to build and operate all of these; if you've got the skills in demand, you can certainly land a job, what's more, being there at the time when things are growing may let you in on the ground floor of other moneymaking opportunities. In fact, if you're the adventurous type, you'll not only probably make more money abroad, but have a great time, too!

Don't just be a Customer, be a Reporter

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Generally people pay to go to a restaurant, sports event, theater performance or movie. But reviewers don't pay; that is, if you write about movies for any publication, no matter how small or hinky-dinky the paper or magazine is, you, the reviewer, see the movie free. The same goes for restaurants and other events,. But in order to keep this gimmick working time after time you should really be reviewing these places for some publication. This isn't as hard to arrange as you might think. Many small papers can't afford a large staff so they are looking for people who will write for them for little or no payment. But who should that non-payment bother you? After all, the genuine credentials they give you as their reviewer lets you enjoy all those great leisure activities for free. And with VIP treatment, too.

Making money while you're absent

If you own the right kind of property, you can make money as an absentee owner. Owning an apartment building is a fairly uncomplicated process that can bring in good money. Your manager or superintendent runs the building but all the rents are sent directly to you. When any fuel oil is delivered, or anything else for that matter, the bills are sent to you. When the manager needs outside repairmen to work on the building, he has them send the bill to you. Thus, since you control all the cash flow (in from the rents, out to pay bills) you can be totally in charge yet you need only devote a few hours once in a while to actually go and look at the building to make sure your manager is taking good care of it.

If you must pay, then pay as little as possible

Ok, let's face it; the above methods, good as they are, may not always be available to you. You may actually have to pay to travel and have a good time. Well, you can still travel in style yet pay very little. The trick is to know that high-quality, low-priced alternatives are available. For example, your airline fare will most likely be your biggest expense. So try not to take a scheduled airline flight at the height of the season leaving in daylight hours on a weekend. If you can, avoid the regular flights and get on a charter flight. Under recent law, charter flights are now freely available to individuals. You don't have to be part of a group. What you must do, though, is book your flight well in advance. And if you can't avoid taking a regular airline, then fly at night in the middle of the week. And even if your trip is really a vacation, try, nevertheless, to do something connected directly to your business while there. That's because airlines generally offer a better price to a vacationer who buys a round-trip ticket and stays on vacation for three weeks or more. Most business trips take only a few days and that round trip fare is higher. But if you take a 5 week vacation, say, and conduct business for 8 days during those 5 weeks, then you can deduct from your taxes your air fare and your expenses (hotel, food, etc.) for the 8 days you were conducting business.

So go ahead and get your share of the good life; just remember it's even

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more fun if you can make a profit or save money. You didn't get the money you have by being wasteful or careless. Enjoy yourself, sure! Just watch what you're doing so you'll have plenty of money to keep on enjoying yourself.

How To Command, Influence And Control People

The Styles and Methods of Power

Power is the ability to get things done—your way. Sometimes it's a direct order that you give, sometimes a suggestion you make, or a request or the asking of a favor; but the result (if you have power) is always that the other person acts and you derive a benefit from the other person's actions.

One can have power in many different ways. You have it over your employees because you pay their salaries. If you are an expert in a special field, it's because you know the best way to handle matters. In a legal dispute, it's because you have the law on your side. If you have credit cards, it can be part of your life style to go into a store, hotel or restaurant, in any city, and order whatever you wish. In politics, it's because folks will give you their votes, hoping that you'll work and succeed in getting the government to serve them in their area. And there's the power that derives from being talented, charming and capable; of being up-to-the-minute and knowledgeable, so people know if they let you handle things for them or listen to your advice, they'll come out ahead.

One more aspect of power. This concerns competition. If all the world were fair and equal, one would have no need for the upper hand, for the advantage, for power. But, of course, the world isn't. Which often means that in a competitive situation you cannot merely settle for an equal chance. You must keep your eyes and ears, and indeed all your faculties, open for any clue or other tips that will move the balance in your favor. Whenever possible, make sure you get more than an equal chance.

You have to look the part

People are impressed by how a man looks. They are often not aware of exactly why they treat one man like a VIP and another gets the bum's rush. Their reactions maybe subliminal, below their conscious awareness. But take it from me, if you're well dressed, neatly groomed, hair trimmed, etc., and are driving a snazzy car, you'll be well received; while a guy who's wearing sloppy clothes, unshaven and unclean, and who's driving an old heap, will hardly get any attention at all. Look as good as you can; and back it up in other ways.

Add the other elements of power image too. Clothing—it's worth investing some money to be well dressed. Buy suits on time payments if you can (a credit card is very useful for this). That way the clothes are helping to get power, and therefore money, for you while you are paying for them. Don't forget about the car you drive around in; if the one you have is not impressive then rent one that is.

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Rental cars don't cost that much and driving a good one pays dividends in the power sphere. Try to join clubs and organizations (business, social, political) that have important and influential members. If at first you can't become a member, then maneuver a member into taking you as his guest.

Money and power beget money and power; the more they think you have, the more you'll get.

We must repeat that, for most people, those who belong to the power elite are those that appear to belong to it. Unless recognized personally, a millionaire will be turned away from a class restaurant if he's not well dressed.

You have to consciously act the part of one who is used to being in command.

There's another extremely important factor in appearing to already have money and power beyond what I mentioned above and that is your own manner of doing things. You must move, speak and act power. Have you ever met the grandson of a man who amassed a fortune and wondered how a grandfather who did so much could have a grandson who seems like such a weakling? It's true; that grandson could never get rich on his own; if he hadn't inherited his family's money, he'd be poor because he's weak and incompetent. And it shows. The men who, like yourself, are capable of making money now, are men who can act in a strong style that almost seems to draw money like a magnet. Language, and the way you speak, can say as much as the ideas in your words. Equally important, however, is your body language, that is the way you stand, walk, move and sit and the gestures you make.

Be the man who's in demand

Power isn't just you being able to call someone and tell him what to do; it's also other men calling you and asking for your business or wanting to associate with you. If you're a man who seems to possess a wide knowledge of the world, an awareness of trends, if you're the early-bird who catches sight of opportunities first, if you're the man who's capable of handling many different kinds of situations, then people will seek you out. They'll invite you to vacation at their country homes, to meet their influential associates, to join their social clubs and their business syndicates. And when they do, all of these will enhance your image of power, and widen your power base so you can zoom ahead even more.

When the fight for power gets harder

Everything we've said so far will be useful in just about every situation; but when the struggle for power gets more intense, some other methods are needed. When the person(s) you're talking to has been open-minded and your powers of persuasion have been working from the moment you first started talking, the usual techniques can be used. But what if you're dealing with someone whose mind is closed to your ideas and influence from the start, or who feels he is in direct com-

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petition with you? Then things must be handled somewhat differently.

Most important, be in control of the situation at all times. If you feel your control is slipping, do something to regain it. You could do something vividly dramatic and totally bewildering to the other person, like suddenly shouting or pounding on your desk. Or you could press a secret buzzer to have someone rush in and interrupt when the other side is coming on too strong.

Never ever get into a power struggle when you're at any kind of a disadvantage; if you're tired or if the discussion turns to a subject in which the other guy is an expert. Always focus your own mental energy and project your thoughts into his mind. Look him in the eyes, try to gain his confidence. Always have a picture in your mind of a victory over this person bigger than the victory you need to achieve your aims. And whatever you do don't lose; that is, if you realize that you can't beat him, then leave. It's better not to have a victory than to have a defeat.

Say Whatever does the Trick

Making a lot of money is largely a process of convincing people, of selling yourself, your service, your product. And the trick is to tell them what they want to hear. The problem is to find out what they want to hear. So you'll start out by giving them basic information about what you're selling. You then continue with your sales approach, always watching their reactions carefully. When you see their eyes light up and they then lean forward with interest, then continue on the topic that aroused that interest, no matter how odd it may seem to you. And do the opposite when you reach any of the usual parts of your presentation, if the prospect shows less than the normal amount of interest; that is, shorten that part and go on to the next.

From start to finish

You start out by telling them what the product or service is or does. The kinds of benefits people get from using it and some examples of ways, both usual and unusual, that other folks have used it. It often helps to mention that "Mr. Anderson, you know, the big shot, just bought two of them for his own use," or that "the XYZ Corporation recently bought seven of them for their executives." Or if you're selling a more heavy duty item, that "Smith's Construction Company has been using them for years." If it's almost a custom made item tell them they're one of the select few who will even get a chance to buy it. If you have an opportunity to talk to his wife or a friend of his, plan along with that other person and have them unknowingly hinting to the customer that "it certainly sounds like a good deal." If his kids are with him, get them to needle him into buying it. Use any method that works.

Suppose the guy seems convinced buy he can't seem to make up his mind to actually hand over the money or sign the contract to make the purchase. Some-

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times it helps to imply that he really can't afford it. He might buy it just to show you he isn't poor or a cheapskate. Another great strategy that sometimes works in desperation to close a sale is to make him feel guilty if he doesn't buy. Imply that he deliberately wasted your time and energy, that he's rotten and thoughtless, that he just wanted to make a phony impression on his wife or girl friend or anyone who is there with him. You might want to say all this very loudly, almost yelling, so that a crowd gathers and you shame him into buying. Or you can try another method to clinch the sale, offer him a "special bonus." Say you'll give him a longer time to pay, or a contract for "free" servicing or that you'll add on a bonus of another item "free". Actually he may have been entitled to this "extra" all along, but if you haven't yet mentioned it, then now's the time. Try to keep one or two things in reserve as your last pieces of ammunition.

To sum it up Prepare in advance so you know the other man's point of view; if you're able to benefit him, he'll practically jump at the chance to let you make money off him. Tell him what he wants to hear. And above all, keep eyes and ears open for any information, clues or tip-offs, favorable or unfavorable, that will give you the power to persuade him.

In the power battle called life, victory will go to those who find the right weapons and use them. So keep your weapons handy; get a head start and don't lose it. Be alert for clues you can use to your advantage. Present yourself with confidence; broadcast your will power, speak and move with assurance, and, to make sure they get the message, have the clothes car, office and the other outer appearances of power and money. People tend to believe what they see, and if you look like you've got it made, then you will have it made.

The Secret Of Getting Credit And Credit Cards

What Is Your Credit Rating Now?

If you have any charge accounts now, or have ever borrowed from the bank to buy a car, or if you are paying on a mortgage, there is credit information on you. Up until a few years ago, you could only guess at what your credit rating was, because the credit bureaus who keep track of borrowers wouldn't tell the borrowers anything! But that's been changed through several laws, and now the bureaus have to send you your credit file when you request it. If you've been denied credit on the basis of their record, they will send you a copy of that record without charge, if you request it within 30 days of the credit denial. If you haven't been denied credit but just want to know what your file says, you must pay a small fee to find out.

Why You Really Must Get Your Credit Report

It is well worth your trouble to obtain your report. You may well find (because thousands do) that there is a piece of misinformation that is injuring you

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without your knowing it, which you can straighten out by submitting copies of documentary proof (never mail originals of anything important - it may get lost in the mail) of bills paid, payments made, etc.

What To Do If You Are "Unlisted"

If, for one reason or another, you are not listed, or they have insufficient information on you to "rate" your suitability for credit, you must take steps to correct this.

What To Do If You're New in Town

If you have no record because you hold no cards and have no charge accounts, or because you have just come in from out-of-town, then you'd better start assembling one. It may sound a little ridiculous, but nobody will lend money to someone's who's always paid cash! You have to have borrowed money or run up charges and paid them back to be able to borrow larger sums as time goes along.

Start with the local merchants in your immediate area, the ones that already know you. Even if you don't need it right now, ask them if you can set up a charge account with them. In most cases they'll be glad to oblige you, they already know you're local, and that you patronize them regularly. When you get the credit, charge a few items each week, and pay your account promptly when presented. In this way, you'll build up a good credit record with these merchants in a short time.

Get Your Bank In on the Act

Go to the bank where you keep your checking account, and ask to borrow a nominal sum (say \$500), which they are unlikely to refuse you. Do this even if you don't need the money, because you do need the repayment record on their books. Repay the loan on a regular basis when due. Do not accelerate, and pay it all back the next month. Strangely enough the banks do not like that, because to them that indicates a "feast or famine" situation, rather than a steady payer. The interest cost on this loan, even if you have no need for the money, will be well worth paying to build up your credit record. Besides, you can minimize this interest cost by depositing the money you have borrowed (assuming you do not immediately need it), in a savings account, and collecting the interest, which will defray a good part of the cost of the interest you are paying.

Once these charge accounts and the loan have been operating for a while, proceed to stage two, and ask a large local department store for a charge account. Most likely they will be happy to give you their charge card. Build up your rating with them by occasional purchases and prompt payment, and then you proceed to stage three, and apply for the less selective national credit cards, Master Charge and Visa, which you should at this point be able to get without too much difficulty.

On the Road

Once you have national bank credit, it's easy to get credit from all the oil

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companies, which makes traveling around a cash-free pleasure. Some gas stations take national cards like Master Charge, but most only take their own credit cards, so you should not overlook these, just because you already have others.

First Class With No Cash

Once you have all the other cards, a paid-up loan or two, and a fine record of promptly paying your bills, you may be able to get the most selective cards of all, the "travel and entertainment" cards. These are American Express, Diners' Club and Carte Blanche. These cards operate on a different system than ordinary retail store cards, or the national bank cards, both of which are revolving credit plans on which you pay a small amount each month, until your balance is all paid up. The store or bank hopes you take a long time to pay, because they make their money on the 1 1/2% monthly (which is 18% yearly!) finance and, or interest charges.

The T&E cards, however, expect you to pay your bills at the end of the month! Let your account get 60 days or more delinquent, and they'll cancel you out as fast as a flash of lightning. Although these cards do not charge interest, they do charge you a fee for membership.

Let Me Entertain You

So how do you get these marvelous bits of plastic that open up the doors of exotic nightspots in Tangiers as easily as your nearby Howard Johnson's? Your good credit record, that you have already established, will be the most help. Since the T&E people want you to pay your bills promptly each month, they want to know that you have a steady record of paying bills promptly to other people.

So first American Express, or Carte Blanche, or Diners' Club, looks at your credit record. Then at your salary or other income. Most of them have cut-off points below which they will not grant their cards. But even if you earn more than their minimum requirements, they don't automatically okay you for their credit. They look at your stability! How do they measure stability? How long have you worked on your present job? If you don't have a minimum of two years of steady work in one place, they may not consider you at all. How long have you lived at your present address? At your previous address? And do you rent an apartment which means you could move tomorrow, or do you own your own house, which means you will probably still be in the same place next year. How stable is your livelihood? Do people in your field of work get laid off frequently?

Now You Can Really Start to Live!

Once you have all the major national credit cards in your wallet, you can live like the millionaires do, even though you haven't yet become one. You can go into a fancy store, or even call them on the telephone, and order those wonderful luxuries which make life so much more exciting, like furs and diamonds, for your loved one, or new furniture or appliances for your living room, bedroom

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or kitchen. All of this can come true in the wonderful world of credit. Now in today's world you can charge almost anything on a credit card, from admission to a nudist camp in Yugoslavia, to medical care at a hospital in Atlanta, university courses in New York City, funerals in Los Angeles, and even the services of legal prostitutes in Las Vegas.

Erasing the Bad Marks

But what do you do if you haven't been able to pay your bills promptly, or you've run up more than you can handle, or you don't have a very stable work history? Do you have to give up the dreams of credit-card living? Not entirely!

Once you find out which credit conditions in your background are the most troublesome (from the credit report you have already sent for), you then start to create new conditions that you can then base your records on. If you were out of work, perhaps you can get a reference from someone you know who owns a business and is willing to say that you worked for him, if the credit card company checks your references. If your bills are too high, and you've missed a few payments, perhaps you should see one of the free consumer-counseling services that are springing up in the larger cities which will enable you to consolidate your debts into a manageable amount. Remember that credit card companies don't care very much about the amount you owe, but they care a lot about whether you pay steadily, every single month, even if the amount each month is small, and the entire debt will take years to pay off!

Don't overlook ways to establish good credit without buying anything! For example, you have telephone service in your own name, you have a record of paying bills to them which is then part of your credit record. The same for your gas and electric supplies from your local public utilities. These services, when they are in your name, will show prospective merchants that you do have a record of paying bills, even if you haven't yet established retail store or bank credit.

Using Your Credit to Save Cash!

The world of credit has one more trick you should know about, this one that actually saves you money right on the spot. All you have to do is carry your credit cards with you when you go out shopping, even if you intend to pay by cash. Then you have to keep an eye open for the smaller, personal service-type shops, where the boss himself, or one of the partners, is always present (you'll see why in a minute). As you walk in, check out the decals on the door to see which credit cards they accept. Then select your purchase in the way you normally would - taking your usual care to be sure you're getting the right item at the right price. When the deal's all set, produce your credit card (one of those you know he takes), and say "I'd like to charge it, please!" At this, the merchant's face will probably drop about six feet, but he'll take your card and walk over to the imprinting machine (or maybe to the telephone to check your credit status). He hasn't got much

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choice, he has to take your card if he uses their decal in the window. But the point is, he hates to, because he has to pay the credit card company a percentage of the sale, usually somewhere between 6% and 10%.

Now, while he's vulnerable, is the time to hit him with a casually dropped remark like "say, how about knocking 5% off the price, and I'll pay cash instead?" The chances are he'll accept your offer, because it saves him the other part of the credit card company percentage, and because it saves him bookkeeping chores, and waiting from 3 to 7 days for his money to be credited to him by the credit card company.

The reason why this gimmick doesn't work in big stores is that the clerk doesn't give a damn what it costs the boss, and has no authority to take an additional percentage off the price, so he'll just go ahead and write up your credit card invoice.

How To Stop Your Creditors Cold!

Wipe Out Your Debts!

If you're afraid to answer the phone because your creditors have been calling every night; and you're worried that one of them is going to call your boss and tell him you're a deadbeat; and just trying to pay off your bills leaves you almost nothing for food - it time you thought about bankruptcy!

With a small amount of money, a lawyer (and even he's not necessary a lot of the time), and a careful evaluation of your assets (what you own) and your liabilities (what you owe), you too can make a new start with the help of the Federal and State bankruptcy laws. But don't rush into this without carefully determining which is the right way for you, for there are several different ways to stop your creditors cold, and choosing the wrong way can result in your losing much more than you might otherwise have to.

Straight Bankruptcy Usually Costs Less, and It's Quick!

If you have very few assets, and lots of debt, and not enough income to pay the debts off, even on an extended plan (more about that later), then you will probably have to file straight bankruptcy. You must file the proper forms (or "schedules") which you can purchase from any really good office supply stationery store in your nearest city, especially one in a district where there are lawyers' offices.

Bankruptcy is not a very complicated court action, so don't be too afraid of it. You will need to know which district you live in for Federal Court purposes; look in the telephone (white pages) under U.S. Government - Courts, and locate the U.S. District Court in your nearest city. Probably that court has jurisdiction; but check this out by phoning the Clerk of the Court and asking him, giving him you home address. You will have to fill out several "schedules" or lists of your

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creditors: creditors having priority, creditors having security, and creditors having unsecured claims without priority. You must list every creditor, for any one that is not listed can still sue you and collect, even after the bankruptcy! If you don't know if a debt is secured (backed up by a related asset, like refrigerator bought on an instalment loan) or unsecured (made only on your personal reputation, with no related asset), ask the creditor. Include as a creditor the name of anyone for whom you co-signed a loan or note, and anyone who co-signed for you.

What Will You Have Left?

Will you be put out in the cold without food, clothing and a house to live in after your creditors get paid? Not at all -because most State bankruptcy laws allow some of your assets to be "exempt" from being used to pay your creditors! You must check the specific laws of your State, but usually, the house you live in, the tools of your trade, your personal clothes (within reasonable limits) and certain specific basic home furnishings are all not taken away from you. In fact, in this totally absurd world we live in, many States now permit you to also keep your TV set(!), because, apparently, they regard it as a necessity for life!

Where to File

Once you have all the forms filled out and notarized, bring them to the Clerk of the U.S. District Court in your district, along with \$50. You don't have to notify your creditors - the Clerk does that, while also reminding them that now that you have filed bankruptcy papers, they may not press you for any more money, but may come to your hearing.

Usually your creditors don't show up, since by that time you have filed bankruptcy, you have very few nonexempt assets left that they are interested in. Whatever assets you do have that are not exempt (if any) must be sold under the Court's supervision. Any money thus realized is added to whatever cash you may have had at the time you filed (if any) and the total amount (which might be, and often is, as low as \$50 or \$750 is divided up by the trustee appointed at your hearing and your creditors get paid on a pro rata (proportional) basis to the amount you owe them. If your assets add up to an amount that, for example, only allows each creditor 3 1/2 cents for every dollar of debt you owed them, then that 3 1/2 cents is all he gets!

About three months after you have filed, you adjudged "bankrupt". and you can start over again to incur, pay bills and establish a new credit record. Be careful, however, about talking to your old credits at this time. They may offer to help you out by extending new credit, and manoeuvre you into signing "reaffirmation" of your old debt! Ready anything you sign very closely, and don't agree to repay any debt that you have already discharged through your bankruptcy!

Lawyers for Complications

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There are some people who should definitely hire a lawyer to help them through their bankruptcies, especially people who have assets like real estate that they want, somehow, to keep. Aside from real estate, if you have been accused by any creditor of fraud, you should also have a lawyer handle your case. If you decide you don't need a lawyer to handle your bankruptcy, you are still responsible for filling out all of the forms accurately and completely, and every bit as carefully as if a lawyer had done them. Leaving out a creditor's address from a schedule, or forgetting a loan you co-signed can bring lawsuits against you even after your bankruptcy. So be careful, and if you find the bankruptcy process is too complicated, do see a lawyer!

Keeping Your Assets Instead

If you've fallen behind in paying your bills, but you don't want to declare straight bankruptcy, you may want to clean up your financial mess instead through Chapter XIII of the Federal Bankruptcy Laws. Also known as the Wage Earner Plan, Chapter XIII differs from straight bankruptcy in two most important ways: you must pay off the entire amount of your debts (no 10 cents on a dollar here), and within a 3 year period. but the good part is you are not declared "bankrupt", so no one ever knows that you needed relief under any part of the Federal Bankruptcy Acts.

The major advantage of the Wage Earner Plan, besides not being recorded permanently on your credit record, is that you get to keep all your assets, exempt and non-exempt alike (assuming you still have any left!). This is quite important, if, for example, you have a good paid-up car, or expensive household furnishings or a boat or other valuable assets that you want to keep. Under Chapter XIII, you can get your current debts "stretched out" to three years, which may well result in lower total monthly payments than you are currently paying, and as long as you pay off your debts in accordance with the agreement files with the Court, month by month, no creditor will be able to sue you to try to seize any other of your assets, and force their public sale at disadvantageous prices.

Even if they have begin to sue you, once you file for relief under the Bankruptcy Act, either under Chapter XIII or under Chapter XI, straight voluntary bankruptcy, they can't touch you! They are immediately restricted to getting from you only what the referee or trustee will give them and that only after the court proceedings have been completed. Often, if the creditor threatens to sue you, the most effective thing you can do to stop him (besides paying the debt!) is to tell him frankly that, if he sues you, you have no other recourse than to declare bankruptcy. This will often make your creditor willing to negotiate the debt, and you may be able to satisfy him by paying the debt back, but over a longer period of time (with smaller monthly payments) than you originally contracted for. Creditors know well that if you file bankruptcy, the chance of their getting payment in

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full on their overdue account is very low, so it is in their interest to try to ease your credit burden at least for a while.

Make Yourself “Judgment-Proof”

If a creditor goes ahead and sues you, and gets a judgment against you, he can then get a court order directing the sheriff to seize your personal property, sell it and pay the creditor the amount of your debt. However, if you have no valuable assets, there is nothing for the sheriff to seize, and you are what is generally called “judgment proof”, or in other words, can’t be made to pay the debt. Because they know this is likely to happen, street-smart debtors often hide their possessions, or move them out-of-state, before the sheriff (or marshal) arrives. This is, of course, illegal. The creditor’s next move is to try to “garnishee your wages, which he does by getting a court order directing your employer to set aside part of your wages or salary every pay period and turn the amount over to him. However, he can only do this if he knows, or can find out, where you work. But even if your wages are garnisheed, there are limits on what a creditor can take! Laws vary from State to State. In some states wages cannot be garnisheed at all while in others only small amounts are exempt from garnishment.

If you have no job, and no visible assets, or you live in a State where your wages cannot be garnisheed, your creditors actually have very few ways of ever collecting on that judgment!

Harassment and Other Creditor Tools

Before your situation gets bad enough to need bankruptcy relief, and before your creditors actually sue you, they will try to make you pay up using informal techniques, rather than formal court orders, as this is far less expensive and time-consuming. First among these informal attempts may be turning their bills over to a collection agency which may then begin harassment, by calling you often and at odd hours by telephone, by trying to talk to your employer about your debts, and/or by threatening you with legal actions, etc. Many of these techniques that they use are illegal! Yes, a creditor or agency can write you letters, call once a day seeking payment, try to bring legal action against you, but he is forbidden by law to harass you or invade your privacy, or use deceptive means to get you to pay your bills. He may not use foul and abusive language over the telephone, tell anyone beside you the reason for his phone call, insist on payment for a product or service that you claim to have a legitimate grievance about, nor issue false threats (such as saying that he is going to drag you into court to collect \$35, when in fact his agency’s policy is not to file suit on accounts of less than \$100, because of the high legal costs involved). He may not inconvenience you (by calling you at work when you are not easily able to receive calls), or invade your privacy (telling your employer or your neighbor that he is trying to collect a debt from you).

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There are books that provide detailed additional information on personal bankruptcy, and include sample letters with which you can try to arrange “stretch-outs” on your own with your creditors before bankruptcy is necessary. Some include sample bankruptcy forms filled out that you can use as a model. Since the accurate filing of all your debts and assets is so important, it’s a good idea to follow their detailed instructions closely, with or without a lawyer, so that once you get your creditors off your back, they stay off!

Understanding And Improving Your Credit Rating

“No man’s credit is as good as his money.” E.W. Howe, American journalist, novelist 1853-1937

The American economy is based on credit. If you don’t have at least an average credit rating, you will find that getting approved for any type of loan, or credit card, will be very difficult - if not impossible. As the nation’s economy worsens, the money supply becomes tighter. A major factor looming on the horizon is the growth in the national debt. At this moment, the country’s deficit is approaching a staggering four trillion dollars! That means something like twenty cents out of every dollar spent by the Federal Government goes toward paying off interest on money borrowed!

You may be asking what does that have to do with you obtaining credit? Everything! There is only so much money to go around. A common misconception is any government running short of cash can simply crank out more by running the printing presses late into the night. Wrong! It doesn’t work that way. The government, just like a business or individual, has to go out and obtain funds whenever revenues from taxes and the sale of treasury notes fall short of expenses. That’s the easy part. Who wouldn’t loan money to Uncle Sam? The hard part is the taxpayer has to pay the money back! The bigger the deficit becomes, the more money the government borrows. That takes money away from the private sector. Of course, that hurts the overall economy, and makes less money available for individuals and businesses. It’s a vicious cycle that feeds on itself.

This is a short, but important report. It contains valuable information. Read it carefully, and you will have a better understanding of how applicants are rated, and what you can do to improve your credit rating. The “Credit Scoring System” is a nothing more than a numbers game. Most creditors use something like it to rate applicants. Like most games, the more “points” you score, the better you do. So get out a pencil and paper and we will take a closer look at a typical system:

The first factor you can’t do anything about: Your Age. Yes, you could lie, but don’t. With all the interlocking computer systems in use today, somebody, somewhere, probably has the true story. While it’s only one element, if a creditor catches you in a lie, even if it’s just about your age, they aren’t going to trust the rest of the information you provide either, and you will probably not get the loan.

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Under 21? Score zero points. 24 to 64 years of age give yourself one point. Over 65? Zero points.

The next question is your marital status. Unmarried, sorry pal most creditor's think you're a higher risk, no points for you What's that? You are married? Give yourself one point. Most creditors don't care if you divorced. If you are, and not remarried give yourself zero points.

Next question: How many dependents: Unlike Uncle Sam who gives you bigger deductions as your family grow in size, creditors think differently. No dependents? Score zero. One to three dependents? Score one point. More than three dependents? Score zero. The thinking is, if you don't have any dependents you have no attachments, you could skip town, not pay off that loan. You have up to three mouths to feed, chances are good you can't pull up stakes and run away. More then three, you could get in debt over your head so you become a poorer risk again, but for a different reason.

Where do you live? In a trailer park, motor home, with parents, relatives, friends? Wrong answer. Same reasons as previous question. You could run, and not pay off the loan. You got to put down some roots. Score yourself zero points. Rent an apartment? Give yourself one point. Own a home with a big fat mortgage? Good for you. Score three big ones! Why? Somebody already checked you out pretty good for you to get that mortgage, so you're probably a pretty good risk. Own your home free and clear? Even better. Give yourself four points. You already established you can take on a sizable debt and pay it off, so you get a bonus point.

Previous Residence? Zero to five years, some creditors only go to three years. Then score zero points. You move around too much! Over five years? Good. Score one point.

Years on Job? The longer the better. Less then one year at present employer? Sorry, no points for you! One to three years? Give yourself one point. Four to six years is worth two points. Over seven years at the same company score three points.

What kind of Job? Unskilled? You still get one point. At least you have a job! Skilled? Two points. Professional? Three points. The creditor decides the classification. Use common sense, when scoring yourself.

Monthly Income? Should be obvious, the more the better! Under \$800 a month earns you one point. Up to \$1,000 gives you two points. Pull down \$1,500 gives you three points. Over \$1,800 gets four points. This score can vary quite a bit with different creditors. Depends on part of the country you live in, type of job, many other factors.

How deep are you presently in debt? Nothing to \$300 per month earns you two points. \$301 to \$500 gives you one point. Anything over \$500 in most cases

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earns you no points.

Previous Credit History: Very important to all creditors. It's your track record and is a good indicator of how you should pay off debt in the future. All creditors belong to at least one credit reporting agency. Information is shared. If you have a good credit history with the company you're seeking the loan from, all the better. Of course they believe their own information more than somebody else's. So if you paid off a loan with them with no problems, most give you four to five points. Good record with other creditors should earn you two to three points.

Other Information: Having a saving and or checking account with a balance over \$500 helps, if it's not something you just opened a few weeks ago. Should have been at least a couple years to do you any good. Most creditors give you a couple points. Phone in your name? gets you another two points.

OK now add up your score. Remember the more points you score the better credit risk you are. Most creditors have a cut-off around eighteen points. Some will go as low as fifteen points, other higher than twenty. Again, it depends on availability of funds and built-in bias of the creditor that you applied to. If turned down try somebody else!

A few points away from the cut off? Well, you may be able to cheat a little. Not recommended, but if you're only a couple points away you may get your employer to say you worked longer than you have, or that you earn a little more than you do. If you don't rent or have a mortgage try to improve this situation to earn more points. Also consider building up your credit record by getting a secured loan. You will be usually issued a credit card as well. Not every bank provides this service, but a surprising number do. The only catch is of course you can't touch the money in the account, and if you don't pay off your credit card balance in full each month you will rack up quite a bit of interest charges on top of whatever you charge with the credit card. Secured loans are not based on credit history because you put up funds equal to the loan. It's a safe deal for the bank and can help improve your credit rating. The catch is it takes time to build up your credit rating.

Another method is to open a regular savings account and deposit \$200-\$500. Leave it there 30 to 60 days, then get a loan on the account. Pay the loan off before the due date. Withdraw part or all of the money. Open another account at some other bank. Repeat the process over and over. Your local credit bureau will get good reports on you, and before you know it, your mail box will be stuffed with offers for free credit cards - no more secured accounts, and you should have an easier time of obtaining credit. If all else fails, try to get a smaller loan, or see if someone is willing to co-sign.

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Fair Debt Collection

If you use credit cards, owe money on a personal loan, or are paying on a home mortgage, you are a “debtor.” If you fall behind in repaying your creditors, or an error is made on your accounts, you may be contacted by a “debt collector.”

You should know that in either situation the Fair Debt Collection Practices Act requires that debt collectors treat you fairly by prohibiting certain methods of debt collection. Of course, the law does not forgive any legitimate debt you owe.

This brochure provides answers to commonly asked questions to help you understand your rights under the Fair Debt Collection Practices Act.

What debts are covered?

Personal, family, and household debts are covered under the Act. This includes money owed for the purchase of an automobile, for medical care, or for charge accounts.

Who is a debt collector?

A debt collector is any person, other than the creditor, who regularly collects debts owed to others. Under a 1986 amendment to the Fair Debt Collection Practices Act, this includes attorneys who collect debts on a regular basis.

How may a debt collector contact you?

A collector may contact you in person, by mail, telephone, telegram, or FAX. However, a debt collector may not contact you at unreasonable times or places, such as before 8 a.m. or after 9 p.m., unless you agree. A debt collector also may not contact you at work if the collector knows that your employer disapproves.

Can you stop a debt collector from contacting you?

You may stop a collector from contacting you by writing a letter to the collection agency telling them to stop. Once the agency receives your letter, they may not contact you again except to say there will be no further contact. Another exception is that the agency may notify you if the debt collector or the creditor intends to take some specific action.

May a debt collector contact any person other than you concerning your debt?

If you have an attorney, the debt collector may not contact anyone other than your attorney. If you do not have an attorney, a collector may contact other people, but only to find out where you live and work. Collectors usually are prohibited from contacting such permissible third parties more than once. In most cases, the collector is not permitted to tell anyone other than you and your attorney that you owe money.

What is the debt collector required to tell you about the debt?

Within five days after you are first contacted, the collector must send you a

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written notice telling you the amount of money you owe; the name of the creditor to whom you owe the money; and what action to take if you believe you do not owe the money.

May a debt collector continue to contact you if you believe you do not owe money?

A collector may not contact you if, within 30 days after you are first contacted, you send the collection agency a letter stating you do not owe money. However, a collector can renew collection activities if you are sent proof of the debt, such as a copy of a bill for the amount owed.

What types of debt collection practices are prohibited?

Harassment. Debt collectors may not harass, oppress, or abuse any person. For example, debt collectors may not:

- use threats of violence or harm against the person, property, or reputation;
- publish a list of consumers who refuse to pay their debts (except to a credit bureau);
- use obscene or profane language;
- repeatedly use the telephone to annoy someone;
- telephone people without identifying themselves;
- advertise your debt.

False statements. Debt collectors may not use any false statements when collecting a debt. For example, debt collectors may not:

- falsely imply that they are attorneys or government representatives;
- falsely imply that you have committed a crime;
- falsely represent that they operate or work for a credit bureau;
- misrepresent the amount of your debt;
- misrepresent the involvement of an attorney in collecting a debt;
- indicate that papers being sent to you are legal forms when they are not;
- indicate that papers being sent to you are not legal forms when they are.

Debt collectors also may not state that:

- you will be arrested if you do not pay your debt;
- they will seize, garnish, attach, or sell your property or wages, unless the collection agency or creditor intends to do so, and it is legal to do so;
- actions, such as a lawsuit, will be taken against you, which legally may not be taken, or which they do not intend to take.

Debt collectors may not:

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- give false credit information about you to anyone;
- send you anything that looks like an official document from a court or government agency when it is not;
- use a false name.

Unfair practices. Debt collectors may not engage in unfair practices in attempting to collect a debt. For example, collectors may not:

- collect any amount greater than your debt, unless allowed by law;
- deposit a post-dated check prematurely;
- make you accept collect calls or pay for telegrams;
- take or threaten to take your property unless this can be done legally;
- contact you by postcard.

What control do you have over payment of debts?

If you owe more than one debt, any payment you make must be applied to the debt you indicate. A debt collector may not apply a payment to any debt you believe you do not owe.

What can you do if you believe a debt collector violated the law?

You have the right to sue a collector in a state or federal court within one year from the date you believe the law was violated. If you win, you may recover money for the damages you suffered. Court costs and attorney's fees also can be recovered. A group of people also may sue a debt collector and recover money for damages up to \$500,000, or one percent of the collector's net worth, whichever is less.

Where can you report a debt collector for an alleged violation of the law?

Report any problems you have with a debt collector to your state Attorney General's office and the Federal Trade Commission. Many states also have their own debt collection laws and your Attorney General's office can help you determine your rights.

If you have questions about the Fair Debt Collection Practices Act, or your rights under the Act, write: Correspondence Branch, Federal Trade Commission, Washington, D.C. 20580. Although the FTC generally cannot intervene in individual disputes, the information you provide may indicate a pattern of possible law violations requiring action by the Commission.

How to Get Better Automotive Service

Today's cars, light trucks, and sport-utility vehicles are high-tech marvels with digital dashboards, oxygen sensors, electronic computers, unibody construction, and more. They run better, longer, and more efficiently than models of years past.

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But when it comes to repairs, some things stay the same. Whatever type of repair facility you patronize—dealership, service station, independent garage, specialty shop, or a national franchise—good communications between customer and shop is vital.

The following tips should help you along the way:

Do your homework before taking your vehicle in for repairs or service.

Today's technician must understand thousands of pages of technical text. Fortunately, your required reading is much less.

- * Read the owner's manual to learn about the vehicle's systems and components.

- * Follow the recommended service schedules. Keep a log of all repairs and service.

When you think about it, you know your car better than anyone else. You drive it every day and know how it feels and sounds when everything is right. So don't ignore its warning signals.

Use all of your senses to inspect your car frequently. Check for:

- * Unusual sounds, odors, drips, leaks, smoke, warning lights, gauge readings.

- * Changes in acceleration, engine performance, gas mileage, fluid levels.

- * Worn tires, belts, hoses.

- * Problems in handling, braking, steering, vibrations.

Note when the problem occurs.

- * Is it constant or periodic?

- * When the vehicle is cold or after the engine has warmed up?

- * At all speeds? Only under acceleration? During braking? When shifting?

- * When did the problem first start?

Professionally run repair establishments have always recognized the importance of communications in automotive repairs.

Once you are at the repair establishment, communicate your findings.

- * Be prepared to describe the symptoms. (In larger shops you'll probably speak with a service writer/service manager rather than with the technician directly.)

- * Carry a written list of the symptoms that you can give to the technician or service manager.

- * Resist the temptation to suggest a specific course of repair. Just as you would with your physician, tell where it hurts and how long it's been that way, but

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let the technician diagnose and recommend a remedy.

Stay involved... Ask questions.

* Ask as many questions as you need. Do not be embarrassed to request lay definitions.

* Don't rush the service writer or technician to make an on-the-spot diagnosis. Ask to be called and apprised of the problem, course of action, and costs before work begins.

* Before you leave, be sure you understand all shop policies regarding labor rates, guarantees, and acceptable methods of payment.

* Leave a telephone number where you can be called.

What Is An Infomercial?

The term infomercial refers to a very specific form of TV advertising. Let's break apart the pieces and identify the parameters and ingredients of an infomercial.

1. An infomercial is an advertisement. 2. An infomercial must be program-long. 3. An infomercial must solicit a specific direct response from the viewer.

IT IS AN AD. First and foremost, an infomercial is simply another form of advertisement. It is a commercial message, and as such represents the viewpoints and serves the interest of the sponsor. It is a "paid program." **IT IS LONG FORM.** Unlike conventional 30 and 60 second TV ads, an infomercial runs at least a half hour. The reason: a half hour is the smallest block of airtime a TV station will sell without interrupting its programming schedules. (NO program on TV is shorter than 30 minutes.)

IT SOLICITS A "DIRECT" RESPONSE. An infomercial must solicit a response which is specific and quantifiable. The solicitation and the delivery of the response must be direct between the advertiser and the viewer.

Unfortunately, the term infomercial is not universally understood in the industry, and infomercials may be called different things by different people.

The list of official sounding names, from "documericals" to "long-form advertising" is "paid programming," is endless and can be confusing: some term do not adequately define the scope of this new form of advertising.

For example, the term long-form advertising seems to be a favorite among media people. Unfortunately, the term describes only the time aspect, disregarding purpose and content. Of course, it does reflect the focus of those in TV circles, as opposed to the broader perspective of those in the marketing community. What will become of the term long-form advertising when paid advertising program extend to an hour or longer? Will we upgrade the term to longer-form advertising and then longest-form advertising?

By contrast, the term direct response advertising is obviously of a market-

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ing heritage. But like the former, the term is incomplete because it does not qualify the medium being used. Mail order is also a form of direct response advertising.

Finally, there are those who feel uncomfortable with the term infomercial because it sounds too gimmicky or colloquial. We think otherwise. More and more companies are accepting and using the term infomercial, and because of that we feel it will stand the test of time.

WHAT ARE DRTV SPOTS?

The term DRTV spot as used in this report refers to standard length direct response advertisements that are aired within or between regularly scheduled programs.

Like infomercials, DRTV spots are designed to solicit a specific direct response from the TV viewers. Unlike infomercials, however, they are not program-length ads. Although standard length is usually one or two minutes, spots may run anywhere from ten seconds to three minutes.

Your product and the type of response you are trying to generate will dictate when DRTV spots may be more cost-effective than infomercials, and vice versa.

SOLICITING A RESPONSE: Infomercials and DRTV spots are both designed to solicit a specific response directly from TV viewers. What do you want the viewers to do? What do you want to get? These are the two fundamental questions you infomercial or DRTV spot must answer effectively.

Regardless of which form of advertising you use, certain rules always apply:

Be Explicit: Tell the viewers exactly what you want them to do. Some advertisers get so engrossed highlighting the fantastic features of their product, they bury their solicitation message and fail to stress what they want the TV viewers to do.

Be Direct: Solicit a response that is direct - and measurable. If your objective is to get the consumers to visit their nearest shopping center to look for your product, this is not direct response advertising/. Infomercials and DRTV spots require the viewer to respond directly to you (the advertiser).

Must Be Measurable: The response must be quantifiable. Even if you're running a simple opinion poll, the response must be something that can be measured in a way that defines the success or failure of either the advertisement itself or of the product being advertised.

LEADS OR SALES: Infomercials and DRTV spots commonly solicit either a direct purchase or an inquiry about a product. Again, be explicit. don't give the viewer an option. If you do, your response mix will be inaccurate, confusing, and counterproductive.

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LEAD GENERATION: A lead generation infomercial or DRTV spot asks the viewers to call your toll-free 800 number and to leave their name and address to receive additional sales information about your product or service.

SALES GENERATION: A sales generation infomercial or DRTV spot prompts the viewer to call your toll-free 800 number to place an order for your product or service, paying by credit card or COD.

STICK WITH A SINGLE RESPONSE OBJECTIVE; ANYTHING ELSE IS PURE WINDFALL. Your infomercial that solicits viewers to make a direct purchase may also generate calls requesting additional information. Although these unsolicited calls must be treated as highly qualified leads, they cannot be used to measure the actual success of your infomercial. Since your principal objective is to generate direct dollar sales, all the calls that generated leads must be treated as windfall.

WHAT HAPPENS WHEN CUSTOMERS GO TO THE SHOPPING CENTER LOOKING FOR YOUR PRODUCT? As a rule of thumb, infomercials and DRTV spots are never designed to encourage retail sales. However, some consumers want to look and see a product before they purchase it. Others don't have a credit card or fail to note the ordering information provided in your infomercial.

This large contingent of potential customers can provide you with extra profits from retail sales generated by your infomercial or DRTV spot. An increase in retail sales of a number of products has been directly attributed to infomercials or DRTV spots. For example, exercise machines like the ThighMaster and certain types of sunglasses, like BluBlockers, have enjoyed increased retail sales due to direct response advertising by the aggressive marketers of those products.

CREATING A TREND. Direct response pioneers like The JuiceMan and The Juice Tiger sold truckloads of juice extractors with their infomercials. These two competing brands, however, did more than sell juice machines on television - they convinced consumers that juice was important and showed them how juice machines can help them lead healthier, happier lives.

Consequently, these infomercials helped the retail sales of almost every brand of juice maker. With their new awareness, consumers became receptive to the idea of owning a juice machine. Suddenly a product line that once collected dust on department store shelves became a top seller. Stores began merchandising juice machines, allocating prime store footage to display different brands. Without any new advertising effort, juice-making machine manufacturers now enjoy additional retail sales that were generated by The JuiceMan and The Juice Tiger infomercials.

This example proves that an infomercial may effectively sell directly to a specific TV audience while simultaneously producing retail sales. You can see how retail sales can be generated without any additional advertising expense - since the infomercial or DRTV spot which prompted the retail sales actually paid

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for itself through direct sales to TV viewers.

OUTPERFORMING RETAIL SALES Moving consumers from conventional retail buying to direct response television buying is another triumph that demonstrates the power of infomercial marketer.

Until recently, women bought cosmetics from department stores or their Avon lady. Victoria Jackson began to sell complete systems exclusively through television infomercials. The only way customers could buy her products was by responding to her paid TV programming.

Prior to her infomercial, 3 out of every 4 Victoria Jackson customers bought cosmetics exclusively from department stores. In response to Jackson's success, Avon is designing an infomercial campaign of their own.

A NEW FORM OF TV ADVERTISING Today's infomercials are a far cry from the "long-form" televised sales pitches (5 and 10 minute commercials) of the early '60s. This was when half-hour shows sponsored by soap manufacturers gave birth to the term soap opera.

TV advertising three decades ago was largely confined to promotions which: (1) told viewers that a particular product with certain features existed, and (2) motivated viewers to go to the nearest retail outlet to buy the product. Television then, in the strict sense of the word, was nothing but an advertising medium.

Today television has evolved from a mere advertising medium into a dominant distribution vehicle. Today's infomercials and direct response TV commercials go beyond product promotion. They actually give the consumer a means to directly purchase the merchandise being advertised. Conventional TV advertising presents a product that is available through retail outlets or a distribution network. Direct response TV ads actually sell products direct to the TV viewers. Direct response marketing remained the domain of mail order and other print forms of direct marketing until television matured, and advertisers began to recognize its direct marketing potential. In fact, the terms infomercial and DRTV spots came into being because television gives the advertisers a platform conducive to direct marketing.

Coverage 98% of all U. S. households have at least one television set. In this Electronic Age, TV has surpassed all other media as our primary source of information and entertainment.

Cable TV 60% of all TV households in the U. S. have cable service, providing a wide variety of channel selections in comparison to an all broadcast environment.

Longer Hours Since we've evolved away from being a 9 to 5 society, television executives recognized the profitable viewership base found in late night hours. Remember when TV stations signed off at midnight?

Airtime Availability With thousands of national, regional and local TV sta-

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tions, and with extended programming hours, airtime is readily available. The growth of Cable TV, satellites, and superstitions has brought television a long way since the time when we only had CBS, NBC, and ABC.

How To Get A Visa/MasterCard With No Credit Check

SHAPING YOUR APPLICATION TO FIT THE RIGHT PEOPLE

Creditors approve credit to those people who most closely match the right profile. They arrive at those conclusions by assigning point values to various items of information that are included either on your credit application or in a credit report.

Credit card companies like credit scoring systems because as a large volume creditor, they can replace trained credit personnel with a relatively few employees who can quickly total number columns and determine if an applicant's point values add up to the right score.

Scoring, of course, is done for one reason. A creditor just wants to know that the odds are high he will get his money back. Scoring systems are fine for those people who fit right into the right profile, but what about those who don't but could pay off their monthly obligations just as easily and reliably as the next person? If you are one of those people who just doesn't "fit the mold," you'll simply have to make a few adjustments in your application so that you fit the scoring profile of what a creditor is looking for in a final total.

HOW CREDITORS RATE AN APPLICATION

The first thing you should know is that every system is different. That in itself can work to your advantage. You could be rejected by one company's scoring system and approved by another. One creditor's system will give you many points for a good answer, and totally ignore a question that gives a negative answer. Another creditor can simply reverse the process.

Keeping in mind that creditors use different scoring systems, we will list only the most important questions and briefly review how a response can affect your total score. The following categories are listed from the highest to lowest awarded each response.

RESIDENCE- The longer you have lived in one place the better. Stability is given high points.

HOME OWNERSHIP- The best possible housing situation is to own your own house, even if it is mortgaged. The worst is: renting an unfurnished apartment, living with your parents, living in a trailer or motel.

GEOGRAPHIC LOCATION- Scoring systems are adjusted for differences in geographic locations. For examples, home ownership may not score high in an area where there is a high incidence of credit problems, reoccurring employee/

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employer differences, low income, etc.

EMPLOYMENT-The longer you have been on the job the better.

OCCUPATION-Occupations can be divided into many categories with a high to low score within each category for different occupations. Sometimes an employer is scored, instead of the occupation of the applicant.

AGE-Older is not considered better until you pass age 40. Under 25 to the end of the 30's receive the lowest scores. The rationale is that people under 25 haven't proven they are a good credit risk. People in their 30's are still raising a family, buying a home, and tied down with enormous expenses. This is also the time most people declare bankruptcy.

INCOME- The higher your income the more points you will receive.

TELEPHONE-Having a telephone is an indication of stability. Give yourself more points.

AGE OF AUTOMOBILE- No auto is a low score, but the newer the vehicle the higher the score.

DEPENDENTS- One to three indicates responsibility and stability. After three, points drop rapidly.

CITIZENSHIP STATUS- Non-citizens receive negative points.

BANK ACCOUNTS- You receive high points if you have a checking and savings account.

CREDIT REFERENCES

IN-HOUSE RECORDS- A good payment record will earn you more points.

CREDIT CARDS- The more major credit cards you have the better.

BANK LOAN- A current bank loan will increase your score.

FINANCE COMPANY LOANS- You will receive negative points for each finance company loan.

TWO POWERFUL STRATEGIES THAT CAN GET YOUR APPLICATION APPROVED

Credit checks are requested by banks, lenders, and other creditors to see if there are negative items in your file. The more negative items you have, the less your chances of credit will be. As we have seen, creditors look for stability and reliability in an applicant. A steady source of income will receive a high score, but even more important than an income amount is a creditor's belief and perception that you are both willing and able to pay back a debt.

In other words, even if you fail to pass certain criteria or formulas, your application can still be approved on another level that will get you the credit you want no matter what a scoring system profile says.

Extending credit to customers is the way the creditors make money. If you convince them you are a good risk they will give you what you want. Basically,

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there are two ways you can achieve that goal.

1) You can bypass the normal scoring methods that are used by impressing the person your application that you are sincere, reliable, stable, and have the ability to make monthly payments on a loan or credit card account.

2) You can tailor your answers to the applications questions and in that manner fit into the right scoring mold of what a good credit risk is, according to the formula they are using.

That doesn't mean you should lie on your application. It simply means you should be aware that being compatible with certain stereotypes will work in your favor. remember, a creditor can still verify the information you list in an application. Still, many people tell the truth to put themselves in a favorable position. For example:

1) Some applicants will list their parent's, a friend's or a relative's address as their own residence and indicate they have lived there for years, knowing it probably won't be checked.

2) Provided an applicant has a friend or employer who will go along with them, he can list a position and salary they don't really receive. Then when the creditor calls to verify employment the friend will support what the application has claimed to be true.

3) Another way applicants instantly increase their salary is to set up their own corporation. After issuing themselves private stock with an inflated value, they list the stock as part of their salary.

MORE HOT TIPS ON HOW YOU CAN STACK THE ODDS IN YOUR FAVOR

1) If you don't have a telephone get one installed. The alternative is to make arrangement with the telephone company and a friend or relative, to have your name listed with their phone.

2) If you have more than one job, list the one that provides you with the greatest income.

3) Add your income from all sources and place the total in your gross income listing. Be prepared to submit a supplement to your application if they want to verify your income with your employer.

4) Many banks will have a list of "good" and "bad" reasons for borrowing money. Unless you are applying for a secured loan, you don't have to spend the money for the reason specified. Good reasons include home improvement, education, loan to establish credit, medical treatment for you or your family, and secured loans for a home, car, boat, and other properties.

"Bad" reasons include loans that create another obligation such as that created when you borrow money for a down payment and then have two payments to make; money to pay fine or penalty; money to consolidate debts, unless you are

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doing it to get a lower interest rates; an unnecessary luxury item; money to finance politics; and money that you loan to someone else. Use a little common sense in determining what type of loan a creditor may consider bad.

5) Banks use dependent figures to determine what your living costs are. If you have more than two dependents you should indicate how they earn their own way or supporting.

6) If you don't own your own home, counteract this by showing how stable you are. For example, even though you have only rented in a new location for a relatively short time, you lived at your last residence for many years. You moved to improve yourself in some way.

7) Even job changes can be counteracted if each change increased your salary and improved your position.

8) Don't ever let a creditor guess as to whether or not you can afford the extra obligation you are asking for. Make it obvious by the amount of your income. If you have more income sources than just your salary, include those amounts.

ALWAYS BE PERSISTENT AND NEVER GIVE UP!

If you complete an application and are still rejected the very first thing you should do is be persistent and never give up. There are many reasons why a person may be turned down for credit, but whatever the reason, you have a legal right to ask the creditor what their reason was. By knowing what some of the main reasons are for denying credit you can put yourself in a position whereby you can make necessary adjustments and avoid negative effects in advance. If you are turned down, you can then of course concentrate on those points when you reapply.

When you are dealing with creditors you will know who is the cooperative sort, and who is not. If an unsecured loan does not appear imminent, turn the conversation to a secured loan. Then all you do is deposit an amount into savings account to serve as collateral for the amount of credit you want to secure. In some cases the creditor may take personal property as security. If you go to the creditor and it's clear he has no imagination to deal, go to another who is willing.

CONSIDER ASKING SOMEONE YOU KNOW TO CO-SIGN

A co-signer is someone who generally has better credit than the person he is co-signing for. He is also the person a creditor will go after first in the event you do not pay off your debt. Why? Because they know that co-signers don't want their credit ratings ruined and will quickly settle the obligation.

If you are trying to establish or rebuild credit, co-signers can help you achieve that goal. Naturally you wouldn't need a co-signer every time you apply for credit. After paying off one obligation with a co-signer, it should be much easier to acquire more credit on your own. Co-signers are usually friends or relatives.

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When you find someone willing to help they should be offered some compensation agreeable to both of you. Your application for credit will be approved primarily on the strength of your co-signer's credit.

HOW TO GET A VISA OR MASTERCARD

The tips and techniques described in this report are meant to increase the odds for anyone who is absolutely certain they cannot get a Visa/Mastercard through normal channels. You should make every attempt to clean up your credit report by removing negative items and replacing them with positive items. If you have no credit at all, open an account at a local department store. After a few months apply for your bankcard. If you are rejected, find out why and correct the problem. If that doesn't work, cultivate a relationship with your banker. Open other accounts that are easier to obtain. Increase your income. Buy a home. Make yourself a better credit risk on your credit report. Ask a friend or relative to co-sign. After paying off that debt, reapply on your own. Or, the fastest and easiest way to open a Visa or Mastercard account in your own name, is through a secured account.

SECURED CREDIT CARDS

Secured Visa and Mastercard bank cards are issued by savings and loan association throughout the U.S. The lender will ask you to open a savings account. The funds placed into the savings account are frozen as long as there is an outstanding balance on the credit card. The savings account acts as security against non-payment of charges made against the credit card. Then, in the event a cardholder doesn't pay, funds from the frozen account can be used to pay off the debt. This method completely reduces any risk to the lender.

Requirements are often lowered by lending institutions that have this program. So if you couldn't obtain a card through your regular bank, chances are you will receive one through a secured credit card program without a credit check.

Signature Loans

Here is another passport to success in taking advantage of a good deal or profitable transaction when it passes your way. "Signature loans are your key to the vault", and because they are based on your signature alone, they are also known as "Character Loans". No co-signer or collateral is involved in a real signature loan.

With pen in hand, based on your prior credit history and also your own experience with the bank, your signature can draw from \$1,000.00 to \$250,000.00. It all depends on your ability to pay the money back.

Once you get your first signature loan with a bank, walk in on the day it is due and pay it off with two cashier's checks or with two different stacks of money. The first check or money stack will be to cover the principal of the loan. Be sure to

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tell him how well you did for yourself as you hand over your payment. Tell him not to make any plans for the money as you may need to rent it again soon. As you pay back the interest portion of the loan, remind the loan officer that your good performance and his smart decision to give you a loan in the first place was a profitable experience for the bank as well. Remind him that it's the rent paid on these loans that keeps the bank in business.

Now, let's suppose that your original loan was for \$3,000.00. As you get up to leave the bank, turn to him and say, "Oh, by the way, I may want to rent \$5,000.00 in a couple of weeks. Will you hold on to \$5,000.00 for me?" What you are doing is pre-qualifying for a \$5,000.00 loan. You are saying, "Hey, Mr. Loan Officer, are you going to raise my next signature loan to \$5,000.00 or is \$3,000.00 the limit?" What can he say? You have just paid off the \$3,000.00 loan, and the rent for the loan, and you have just reinforced the point that the rent, or interest, on the loan is what keeps the bank in business and pays his salary. If he answers with something like "We'll see," sit back down at his desk and say, "You mean you're not sure? What seems to be the problem?"

It is very important at this point that you get some kind of answer from him in advance. It is very unlikely that a "Yes" will come forth, but a "sure" or "I suppose" will do. Do not leave the bank until he commits to the next loan. With each new loan, raise the dollar amount by \$2,000.00 increments, until you have reached \$10,000.00. At that point, you will be able to raise the amounts of future loans in \$5,000.00 and \$10,000.00 increments.

When shopping for aggressive banks, ask the loan officer you are dealing with if they are a "commissioned" loan officer. They are the most aggressive as they are paid a commission on all the loans they write. These people will be more eager to make you a loan.

How To Fill Your Home With Free Books, Magazines, And Computer Software

There are plenty of freebies out there, if you like magazines, computers and books. These opportunities exist in their own little worlds, and while they often seem invisible to the average person, there is an active industry in all three areas.

Take trade magazines and trade journals for example. Many of these are controlled circulation magazines that give free subscriptions to people in the field. Their interest is in building a documented subscriber list; the larger the list, the more they earn in advertising rates. In many instances, this makes it easy for you to be put on the list of subscribers, even if you are not in the industry.

Controlled circulation magazines are especially prevalent in mature industries continually undergoing change in products and methods. They are a way of keeping their readers up to date in the industry. Electronics, computers, plumb-

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ing, trucking, aviation, foods, energy, fishing, floristry and landscaping, home furnishing, industrial operations, marketing, management, medicine, animal care, sports, sales, and many other industries feature their own controlled circulation publications. One source for uncovering such controlled circulation publications is the Writer's Market, a thick volume that comes out each year and is found in most libraries

Do you like books? Book reviewers receive their books free from the publishers. And this doesn't mean you have to review for The New York Times. Publishers will send review copies to you even if you're doing short reviews for small local publications, or if you are writing about the subject of the book and want to refer to the book in some way. Publishers will respond positively if you have any way of making their book known to more people, so don't feel limited if you aren't doing a book review.

Also, the United States Government provides a number of free books on consumer topics through its clearing house in Pueblo, Colorado.

For fee software, you can use your personal computer and modem to download software known as public domain software and shareware from the bulletin boards that dot the country. Shareware gets its name because you are encouraged to download a copy to try out; if you like it, you are supposed to send the fee requested by the program's author, who will in turn send you printed documentation on the program. Much of this software is so sophisticated and so inexpensive compared to their commercial counterparts that even if you choose to pay the fee you are getting a great deal.

Unusual Technique For Successful Collection Of Old Debts

Everybody, even people who are not involved in business, has on occasion lent money and has experienced difficulty in getting the money back. Business people are constantly plagued by this and, occasionally, a company is forced into bankruptcy as a result of it.

There are a number of procedures used to collect debts First, of course, are the mailing of statements and personal phone calls. Then an attempt is made to tease the debtor into paying by adding stickers to the statement with cute cartoons and funny captions. Some companies sell a series of collection letters and the buyer of these letters is instructed to send the first one out immediately (a very mild attempt at collection) to be followed weekly by each succeeding letter until payment is received. Each succeeding letter is stronger in its demand until the final letter which looks very legal and threatens the non-payer with legal action. When all else fails, the creditor either resorts to suing in small claims court or turns the account over to a collection agency which charges up to 50% of the amount collected.

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Our collection technique is based on an old vaudeville routine which I am convinced must have been written by an expert in human psychology.

In this routine, Larry Lender runs into Danny Deadbeat on the street. It seems that Danny had borrowed \$50 several years ago and has just never gotten around to repaying it. Larry decides that he must psych out Danny if he is to get his money back. He knows that a straight request for payment will only result in stalls and excuses by Danny. REMEMBER, THE AMOUNT OWED IS \$50. Let's eavesdrop.

Larry: Well, how are you, Danny? It sure has been a long time. Are you still working at the same place?

Danny: I'm still at the same job even though the boss is a rat. The problem is that I don't know of another job where I could get that kind of money.

Larry: Speaking Of money, Dan, how about paying my back that \$125 you borrowed three years ago?

Danny: What do you mean, \$125? It was exactly \$50 and I borrowed it from you just two years ago last August. I only owe you \$50 and that's all I'm going to give you right now. Here is the money and I want a receipt from you showing that we're square.

You will also find this technique used by the police, district attorneys, lawyers etc. Let's watch a movie on the late show:

A suspect is being interrogated by a detective who really has very little to go on but is trying to out-bluff the suspect. He says, "We can prove that you murdered the victim and then took his wallet and watch. You'll fry in the chair for this." (remember this movie was made 20 years ago. In the modern version, the threat would be at least 2 or 3 years imprisonment for the dastardly murder). The suspect immediately screams, "No, you're not going to pin the murder rap on me. All I did was take the wallet and watch. Somebody else killed him before I even came on the scene."

Here again the subject has been bluffed (or manipulated) into admitting to the lesser crime,

Now that we've given you enough background material, let's examine the technique in collecting a debt. In this case, the amount of the debt is \$27.39. After the first three or four statements have been ignored (and the account has stopped frequenting the store and taken his business elsewhere), the store sends out a statement showing an amount due of \$73.29. There may also be a statement to the effect that this account is long past due and legal action will have to be taken if the entire account is not paid up immediately.

The debtor immediately calls the store and is put through to the manager. He calms down the debtor (let's call him D.D.) and tells him that nobody wants to take advantage of him or cheat him. He suggests that D.D. bring all his records to the office and that he, the manager, will personally get the matter straightened

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out.

D.D. brings his records to the store and the manager examines the records, checks his own and agrees that the correct amount owed is only \$27.39 and not \$73.29. D.D. pays up the account or at least makes a partial payment (if he doesn't do this voluntarily, the manager convinces him).

This is probably the first time that D.D. has been back in the store since running up the unpaid bill. The creditor has been doubly penalized. He not only doesn't get his money but also loses out on future business because the debtor goes elsewhere for his purchases.

At this point, the manager must make a decision. Since everybody is quite friendly at the moment (the account is paid up and D.D. is happy that he is not being dunned for approximately \$50 more than he actually owed) it would be quite easy to get D.D. back on the books with another purchase. The manager must decide whether or not this would be wise.

There is always the possibility that our debtor just doesn't have the money to pay off his bill. In this event, the manager may suggest that D.D. leave something of value as collateral until the debt is paid.

Most businesses do not avail themselves of one form of protection in making charge sales. This is the conditional sales contract which is always used by companies selling expensive items such as furniture, major appliances, automobiles, etc. In the event that the debtor either refuses to pay or a judgment is awarded to the seller, then the seller can repossess his property. In essence, title to the merchandise remains with the seller until the bill is entirely paid. If the purchaser resells the merchandise that has not been fully paid for, the seller has some recourse.

It would probably be a good idea for all merchants to have a simple sentence added to the bottom of all invoices. This might read, "Title to the above merchandise remains with the seller until bill is paid in full." This, followed by the buyer's signature, should offer much more protection than most businesses now have.

How To Get Free Life Insurance & Pension

Once you have formed your own non-profit organization, you merely place in your corporate charter the provision that life insurance and pension be paid by the organization of which you are a member. The organization, if set up properly, would obtain its money through donations and grants which you should actively seek. Thus, your life insurance and pension costs nothing.

Practical Tips To Secure Your Home, Protect Your Family And Valuables

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INTRODUCTION

It's no secret that crime is increasing every year and is invading what once was considered "safe communities. " As the following FBI report shows, crime is on the rise. Crimes against property occurs on the average of 20 times a minute with estimated \$1,000 loss for each occurrence. Burglary is a crime of opportunity where entry is gained due to the carelessness of homeowners.

Single family homes are twice as likely to be burglarized than apartments. While receiving a lot of publicity when it happens, hotels and motels account for less than 3% of all burglaries The most likely things to be stolen in a burglary are cash, small electronic equipment, home computers, cameras, jewelry, furs, tools and hand guns.

Few people really bother about security until something happens to them, or a neighbor. The public's complacent attitude is burglar's best friend, and your worst enemy. There are many things the average person can do to make their home less of a target. This report will get your started on the right road. Remember the two things any burglar fears the most are being seen, and having to take too much time to complete the crime.

While burglars typically "target" a home when no one is home, if you surprise one in the act, your chances of being injured too high to attempt to intervene. A sobering statistic shows many homeowners attempting to defend themselves, family members or their property with a weapon - end up having it turned on themselves.

A SECURITY SURVEY

Many local law enforcement agencies will provide a free "walk through" of your property. The purpose is to identify all potential trouble spots and determine what steps can be implemented to improve the overall security of your property. You can probably organize a "block party" and have the police "sweep" your entire block. Because of cost-cutting many local law enforcement agencies are stretched to the limit and there may be a long waiting list. Sometimes off-duty police omcers will do this kind of work for a nominal fee. A few words of caution are in order if you have some third party security company do a survey for you. Many of course will do a free survey to get their foot in your door and try and sell you their security devices. So be forewarned that a locksmith will probably try and sell you better locks, a alarm company a security system and so on. So use common sense.

PUT YOURSELF IN A BURGLARS'S SHOES

One thing every homeowner should do at least twice a year is take a walk around and through your property with a close friend or neighbor who is not too familiar with your house. Start outside and ask yourself "how would I best break in? The purpose of not doing it alone is your pal may spot things you'll overlook.

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Return the favor and complete a survey for your friend.

Besides the obvious “lived-in” look, don’t get into a habit of only doing certain things only when you’re not home. Chances are good you can tell when your neighbor isn’t home. Remember it’s a burglar’s job to know the same things. Most professional criminals can tell nobody’s home at least four or five houses away.

Several dead giveaways are always closing the drapes **ONLY** when you’re not home. Having no garbage cans out collection day, or an empty can sitting at the curb, are tip-offs you’re not home. So are closing up the house as tight as a drum in the hot summer months without the air-conditioner running. Turning on a certain light or two and every other room is in total darkness. Ditto for picking up all the kid’s toys, taking in the dog, shutting the garage door if you frequently leave it open, and turning off the lawn sprinkler.

Many people before leaving turn on the “burglar light, “ the light over the kitchen sink. You might as well hang a sign on the front door you’re not home! If you use an answering machine never leave a message that you’re not home. Instead say you can’t come to the phone right now. If you don’t have a machine, turn down the volume on phones before leaving so it can’t be heard from outside - another dead giveaway nobody’s home.

EFFECTIVE BURGLAR DETERRENTS

You’ve probably head it several times and it’s true! A dog is one of the best deterrents. Not because it’s vicious, it need not even be seen, but it has to be heard. A dog with a menacing bark will scare away a lot of would-be burglars, not only because they don’t know what kind of dog you have and what risk it would be to them if try tried to break in, but more likely because a noisy dog will create a disturbance and get attention - the last thing a burglar wants!

If you don’t have a dog there’s nothing stopping you from pretending. A Beware of Dog sign on your fence, a dog house in the back yard, even a loose dog chain or bowl can drive away a potential burglar. Don’t be fooled by companies that provide cheap electronic “dogs” who bark none stop if a intruder trips a relay or otherwise signals his presence. Most experienced prowlers are familiar with these devices and won’t be fooled or scared off.

Electronic devices that are effective besides the typical whole house alarm systems for windows and doors are infrared or motion detectors that sense movement or the heat given off by one’s body. Anyone approaching too close will trigger any number of attached devices. The most effective are powerful lights or burglar horns that either flood the area with light or fill the air with a deafening sound without notice. Just like a barking dog, the would-be burglar will usually hightail it out of there for fear of being discovered.

To be effective, the sensitivity of such devices much not be set too high or stray animals will set them off too frequently which will get you on the wrong side

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of your neighbors. Also be sure such devices are high enough that they can't be easily turned off or broken.

SECURING DOORS

Illegal entry through the front door occurs more often than all other points of entry combined! All exterior doors should be of solid hard wood or steel reinforced. A good door does no good if the door frame is in bad shape or of inferior construction. Pay special attention to the door jams. Most, even in expensive homes are made out of cheap pine. It doesn't take much force to "kick in" the door even if protected with dead bolts, if the strike plate is attached with only a couple of 1/2 or 3/4 inch screws.

Take a few minutes and install 2-1/2 to 3 inch stainless steel or nickel plated screws in all your exterior door jams. Be sure screws go at least 1-3/4 inch deep into the underlying framing lumber. While you at it, consider getting heavy duty strike plates or a door reinforcer kit sold in many larger home improvement centers. Be advised you may have to chisel out more of the door jam to install but it's worth the effort for the greater protection provided. Another way to increase the chances of your door holding is to further protect it from being kicked in by installing a device on the floor that the door rests against on inside center when shut, and swings away when the door opens.

Any kind of sliding glass door is a favorite target. Guard against the door being lifted up and out by installing several screws into the door's upper track. Open and shut the door through its entire range to allow just enough of the screw's head protruding to allow free movement without allowing the door to be removed. Several devices can be installed into the door's upper or lower track that acts much like a dead bolt by running a heavy pin through the door track and deep into the frame. Just having a length of old broom handle at a 45 degree angle in the door track also prevents the door from easily being forced open and works nearly as well!

Your garage door is easy pickings unless you have a electronic door opener. Today these devices are fairly cheap (around \$150) and make it practically impossible to force open the overhead door from the outside without breaking through the actual door panels due to the high tension produced from the worm drive or chain device that makes the openers work. Yes, it is possible for burglar to punch in the right code and gain access, but with today's remote controls providing so many possible combinations, the odds are very slight, and the burglar won't waste the time trying all the possibilities.

Final bit of advice on automatic door openers. Do be sure to change the security code from the preinstalled settings which are almost always set to zeros. Also, if you notice your door open and you're sure you shut it, one of your neighbors probably set his opener to the same code. Take the time to change your

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setting, or you're giving a potential burglar a great opportunity to gain free access.

SECURING WINDOWS

Burglars break windows as a last resort - or by accident. The preferred method is cutting a access hole or slipping in a thin stiff wire and undoing the locking device. Most double hung windows have cheap locks which should be replaced by heavy duty sash locks or even keyed locks, if you can put up with the inconvenience. An old trick is installing a small eyebolt in either corner. If done correctly the window can't be opened, with the eyebolt in place from the outside. Of course you could screw the window shut by drilling a hole through the frame but it defeats the purpose of having a window, and presents a fire hazard. Not recommended.

The safest windows are glass block. Almost impossible to break through, they of course can't be opened and are not as pleasing to look at. A good choice for basements or ares at or near ground level.

Another good protection is installed roll-a-way electric security shutters, or decorativ security grates. The main down side is they can prove to be a serious fire hazard and prevent your escape. Newer models install on tracks or can easily be pushed open from inside to lessen their danger in the event of fire and the thick smoke sure to accompany it.

HOUSEHOLD INVENTORY

The above steps can go a long way to protecting your home but no matter how secure your residence is, if a professional burglar has targeted your home and is determined to break in, the unthinkable may still happen. To aid law enforcement agencies and greatly assist in insurance claims you should maintain a detailed household inventory of all your valuables.

It makes sense to "mark" important items with some permanent identifying mark. There are a variety of simple tools you can rent that will engrave serial numbers, a driver's license number or some other unique marking into your valuables.

Remember most burglars "fence" stolen items in order to get cash, usually for illegal drugs. You'll greatly reduce the chances of someone walking off with your TV, VCR or other valuables if it has a conspicuous ID number that can't be removed, simply because it will greatly reduce its street value and make it too much work to get rid of, and of course it is a lot easier to trace and return the property to the rightful owner.

Today, many people have a video camera. Sweep each room and record the contents from several different perspectives. Next, take close-ups of really important items. To tie-in, have a family member pose with the valuables. In a clear voice identify each item, the date of purchase, price paid and model and

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serial numbers. Remember to update the tape every time you purchase something new.

If you don't have a video camera, a regular camera also works well. Make a companion audio tape to go along with it. It very important that the tapes or pictures be kept off the property or they may be stolen or damaged. Keep them in a safety deposit box. Now set aside a hour or so and complete the security check list on the following page. Correct weak points as soon as possible and your home and belongings will be more secure.

HOME SECURITY AND SAFETY CHECK LIST

GENERAL SECURITY

Have you arranged to have member of a law enforcement agency do a professional survey?

Are all trees and shrubs pruned and well maintained to prevent anyone from hiding unseen?

Do any trees, down pipes, lattice work provide easy access to upper floors?

If you have skylights can they be removed from the outside or easily broken?

Any ladders, tools kept outside to assist any potential intruder?

Are you guilty of keeping a hidden house key outside the house where it's sure to be found?

Is your home well lighted with particular attention to exterior doors?

Can your main entrance be seen from the street?

Are exterior doors at least 1-3/4 inch thick and made from solid wood or reinforced with metal?

Do all exterior doors have heavy duty dead bolts and reinforced door jams?

Can anyone gain easy access through a mail slot, dryer vent, or pet entrance?

If doors have glass panels can someone break through and defeat the locking mechanism?

Have all sliding glass doors been protected from being easily lifted out from their frames?

Are all exterior lights and security devices in good working order and protected from breakage?

Does the door from the attached garage leading to the house have a dead bolt?

Does your overhead door have a working electronic door opener?

Does your overhead door have any loose, broken or missing door panels or hardware?

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Do you keep the overhead doors closed, and your car locked inside the garage?

Do all windows have reinforced locking devices that can be secured in the open position?

Do all screens and storm windows have reinforced locks?

Do ground level windows have guards or grates?

Are basement windows glass block or protected by grates or security devices?

All irreplaceable items kept in high quality fire resistant safe or in off-site safety deposit box?

Do you have a complete and current video tape or pictures of all your valuables off-site?

Are all firearms kept secured and apart from ammunition?

FIRE PREVENTION AND SAFETY

Is your heating system in proper working order and inspected for dangerous leaks yearly?

Is there ample air circulation around appliances that are likely to overheat?

Any overloaded circuits, long extension cords runs, too many devices plugged into one outlet?

Fireplaces, chimney free of dangerous build ups that could catch on fire?

Protective grate in front of fireplace to prevent sparks, hot logs from rolling into room?

Kitchen oven hood and far clear of greasy build-up that could cause a fire?

Smoke detectors installed on each level and tested weekly?

Smoke detector batteries replaced every 12 months or less?

Working fire extinguisher in kitchen, basement, garage, auto?

All family members sleep with bedroom door closed to prevent spread of fire, smoke?

All family members practice fire drill, know escape route, designated meeting place to go outside?

Children know how to use phone to get help in an emergency?

WHEN AWAY FOR EXTENDED PERIODS

Security system armed? Automatic timers for lights, radio turned on? Phones turned down?

Arrange for neighbor to watch house, cut, water grass, give house that lived-in look?

No change in normal pattern of opening, shutting drapes, dead give-away lighting patterns?

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Arrange to stop mail, newspaper delivery, yard work performed?

Arrange to have local police give "special attention" for area beat car?

Rebuild Or Replace Computers?

Do not get sold on buying a new computer just because industry experts say that they are obsolete after 4 years. Many computer models can be updated and upgraded by simply replacing specific parts and installing new software.

If you cannot decide whether you need to buy or repair, here's the basic rule of thumb to guide you in making that decision: Purchase a new computer if the replacement parts or software necessary to bring it up to date cost more than 50% of its original purchase price.

If your company (business) buys a new computer model, it should consider selling the old one. There are secondary markets who export old computers to Third World countries. The average resale price of a 3-year old system is usually 10% to 15% of the original purchase price.

Simple Ways Of Raising Thousands Of Dollars In Hours

Your Lucky Break - But Can You Afford It?

You've just seen the chance to put together a great deal for yourself - a "can't miss" new business, a chance to invest in someone else's, or you've found the ideal property on which to build your new home. But you need \$10,000 cash, and right away! Could you raise it overnight? Could you raise it at all? Actually, it's easier than it sounds, and if you can't do it right now through the ways we'll show you, then you should start making preparations so that, when your chance does come, you will be able to raise the money overnight and take advantage of some terrific deal.

Raise \$10,000 in 24 Hours!

As a person who believes in getting the most out of life, we assume you already have several national credit cards which enable you to buy things when you want them even if you're temporarily short of funds. But did you know that these same credit cards, nearly all of them, also allow you to "buy money!". The "cash advance" privilege that these cards extend is the best way to raise the cash you need, immediately, and with no questions asked! If you have reasonably good credit, your credit limit on each of your credit cards should be \$500 to \$1,000 at least, with American express often giving a \$2,500 limit, and if you have ten cards with this cash advance privilege, each with a \$1,000 credit limit, you can simply go to the banks involved, and draw out your \$10,000!

If you don't have them you may not realize that it's possible to have ten credit cards that offer cash advances, but you must remember that different banks sponsor different cards, and they all want you to use their card. For example, you

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can have a Visa from Chase Manhattan, and another, separate, Visa from Bankers Trust, plus a Master Charge card from Citibank, and a second Master Chargecard from Chemical Bank. The possibilities are numerous, and you should take advantage of them for this is certainly the easiest way of raising cash quickly. If you don't hold these cards now, then you should begin to establish the credit that will enable you to get them in the near future, so you will have the reserves available when you too need to raise cash quickly.

Top of the Line - the T&E Cards

Aside from the no-fee cards like Master Charge and Visa, there are also the travel and entertainment cards like American Express, Carte Blanche and Diners Club. These cards charge a yearly fee for holding them, and are more difficult to get (your annual income and your credit standing must be higher), but the amount of cash advances they allow you to draw on are higher, running as high as \$2,000 or \$2,500 each. American Express even offers a Golden American Express card, which many business men use, which allows them about \$5,000 of instant cash immediately!

Another Sure-Fire Way to Get Cash Fast!

Most bank accounts today, and yours is very likely to be among them, come with automatic overdraft arrangements whereby you can write checks for more than the balance you have in the bank, and the bank will honor them merely automatically adding loan money to your account, and charging you the interest due for that loan.

In effect, this is an immediate and automatic loan to you, without any current credit check - which is especially handy if, at the moment you need the money, you happen to be unemployed, and planning to start a new business, which banks sometimes look upon with disfavor, and refuse to loan upon until you're big and successful!

So go ahead and write a check for the full amount that you're allowed to draw upon, which is seldom less than \$1,000, and which, in some banks goes to \$5,000 or more.

If you're lucky enough, or provident enough, to have established two or three bank accounts while you were in the chips, each with its "ready-credit", "check-credit" or whatever-they-choose-to-call-it provisions, you can, of course, really cash in on this one, completely legally, and amass enough capital for your new business.

Blood is Thicker Than Water!

If you're stuck for sources for capital, or at least for sufficient capital for the business you have in mind, give some careful thought to whom you could ask to help you. Almost all of us have a favorite relative or two, and, if we're lucky, at least one of those may have money. Of course it's nice if he or she has loads of it,

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we all like to have a rich uncle, but even if the amount is not enormous, perhaps you'll succeed in persuading one or more of your relatives that they should help you, from whatever they've got put by for a rainy day. Mother, father, uncles, aunts, brothers, sisters, even cousins - try'em all where there's any chance at all they might have some bread stashed away, and might spring some loose for you.

If your relatives are friendly to the idea, but they want to hold on to their funds, don't overlook another neat idea - one of them can co-sign with you on a bank loan, and this almost always ensures that your bank will go along with a loan that they might otherwise have refused, or give you a loan for a much larger amount than they would have granted you yourself on just your own personal credit. It's really no skin off their back, just so long as you keep up the payments on the loan. Of course, co-signers are not restricted to relatives. You can have your best buddy, or your girlfriend or a fellow employee co-sign for you.

Don't Forget Your Friends!

Sometimes we don't realize that we're lucky enough to have some good friends, who, in a case of this sort, might be willing to come through with a loan for us.

Insurance Policies Can Do More Than Just Protect You!

Depending on the type of life insurance policy you now hold, and especially if you've had it for a number of years, you may be eligible to borrow against its "cash value". In most cases, this money is available to you at a very low rate of interest, and also, generally, you can keep the money out, providing you pay the interest, without having to repay the principal at any set time.

Another Hot Idea for Raising Cash!

If you're buying the home you're living in, and have a conventional home mortgage, you may not realize that if you've been paying down the mortgage month by month for a number of years, you have a considerable equity built up. In addition, your house may now be worth more than you originally paid for it. Therefore, either your present bank or another may be willing to refinance your mortgage, which will provide you with a chunk of available cash with which you can capitalize your new business. One advantage of this scheme is that you will most likely not increase your monthly payment by very much, perhaps it will not increase at all (although payments may extend for additional years at the distant end). and thus you will not have a heavy loan repayment schedule added to your obligations early on in the beginning of your business.

Besides the possibility of refinancing the original mortgage on your house, there is another way of using the equity you may have in your house - you can get a second mortgage, either from a bank or from professional lenders. One reason why you might go the second mortgage route would be if your first mortgage was written at a very favorable rate of interest (such as 5 1/2% or 6%) which you would

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not be able to match on your refinanced mortgage, and consequently you would not want to refinance the larger principal amount.

A Windfall May Be In Your Attic!

Have you considered, while you're looking around for sources of cash, what you have right in your own home? Some of those heirlooms, paintings or other antiques which you or your wife may not care for, and which you may have stashed in the spare room or the attic, may be worth a lot of money, far more than you have ever imagined. Get them appraised, show them to a knowledgeable dealer or a friend who's an antiques buff, and find out if you're sitting on a goldmine that you never even knew existed!

Collect What's Due to You!

Do you have some friends to whom you have loaned money in the past, and who have not yet paid you back? Or are you owed money for services rendered of one sort or another? Or does an ex-employer still owe you sick pay or vacation pay that he has not paid you? Don't let these things lie any longer unpaid -you need that money now! Put on the heat, make some urgent phone calls, write a few letters. For most collections, the Small Claims court can be a great help.

For collecting from your employer, your best bet is the U.S. Dept. of Labor, Wage and Hour Division, which will almost certainly have an office in your city. If your claim has merit, they will make sure that you receive what's due you.

Summary and Recommendations

All of the many suggestions contained in this Report should certainly get you the capital you need to start your business. Of course, you can combine two or more of the methods if no one alone will provide what you're looking for. And although we've not specifically mentioned it, don't forget that regular commercial banks (not savings banks, they're not allowed to) will sometimes make loans for the establishment of new businesses if they know the borrower from past experience, and see a potential in the proposed business. Don't assume they will say no, and so don't ask them. You'd be surprised, they may just say "yes". They're particularly likely to lend you some of the money you need if you've already proved that you can raise money and that you have the majority of the money you need. For example, if you've raised \$10,000 already by other methods, they may come through with an additional \$3,000 for working capital.

It's a fact that in raising money, the more you seem to have, the more people will be willing to lend you, so once you've begun to make money based on your initial \$10,000, you will find it easier to borrow more to keep your business or other new venture going. While not all of the ideas in this Report can really be worked out overnight, once your foundations are laid, in credit, in relationships with relatives, friends, venture capital and government sources, it is easy to raise funds

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when you need them, from people who have learned from experience that you're a good businessman to lend to!

Choosing the Right Repair Shop

No matter what you drive—sports car, family sedan, pick-up, or mini-van, when you go in for repairs or service, you want the job done right. The following advice should take much of the guesswork out of finding a good repair establishment.

I. Preliminaries

Don't just drop your vehicle off at the nearest establishment and hope for the best. That's not choosing a shop, that's merely gambling.

- * Read your owner's manual to become familiar with your vehicle and follow the manufacturer's suggested service schedule.

- * Start shopping for a repair facility before you need one; you can make better decisions when you are not rushed or in a panic.

- * Ask friends and associates for their recommendations. Even in this high-tech era, old-fashioned word-of-mouth reputation is still valuable.

- * Check with your local consumer organization regarding the reputation of the shop in question.

- * If possible, arrange for alternate transportation in advance so you will not feel forced to choose a facility solely on the basis of location.

Once you choose a repair shop, start off with a minor job; if you are pleased, trust them with more complicated repairs later

II. At the Shop

- * Look for a neat, well-organized facility, with vehicles in the parking lot equal in value to your own and modern equipment in the service bays.

- * Professionally run establishments will have a courteous, helpful staff. The service writer should be willing to answer all of your questions.

- * Feel free to ask for the names of a few customers. Call them.

- * All policies (labor rates, guarantees, methods of payment, etc.) should be posted and/or explained to your satisfaction.

- * Ask if the shop customarily handles your vehicle make and model. Some facilities specialize.

- * Ask if the shop usually does your type of repair, especially if you need major work.

- * Look for signs of professionalism in the customer service area: civic and community service awards, membership in the Better Business Bureau, AAA-Approved Auto Repair status, customer service awards.

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The backbone of any shop is the competence of the technicians.

- * Look for evidence of qualified technicians, such as trade school diplomas, certificates of advanced course work, and ASE certifications—a national standard of technician competence.

III. Follow-Up

- * Keep good records; keep all paperwork.

- * Reward good service with repeat business. It is mutually beneficial to you and the shop owner to establish a relationship.

- * If the service was not all you expected, don't rush to another shop. Discuss the problem with the service manager or owner. Give the business a chance to resolve the problem. Reputable shops value customer feedback and will make a sincere effort to keep your business.

A Word about ASE

Perhaps years ago, a shade-tree mechanic whose only credentials were a tool box and busted knuckles was enough. But today's quality-conscious consumers demand more.

The independent, non-profit National Institute for Automotive Service Excellence (ASE) conducts the only industry-wide, national certification program for automotive technicians.

Consumers benefit from ASE's certification program since it takes much of the guesswork out of finding a competent technicians.

ASE certifies the competency of individual technicians through a series of standardized specialty exams (brakes, transmissions, engine repair, ect.) ASE CERTIFIED

We employ technicians certified by the National institute for AUTOMOTIVE SERVICE EXCELLENCE. Let us show you their credentials

Certified technicians are issued pocket credentials listing their area(s) of expertise and usually wear blue and white ASE shoulder insignia, while employers often post the ASE sign on the premises. There are over a quarter million ASE technicians at work in every type of repair facility.

This publication has been reviewed by the Environmental Protection Agency. Distribution of this document does not constitute or imply EPA endorsement of any ASE service.

National Institute for AUTOMOTIVE SERVICE EXCELLENCE 13505 Dulles Technology Dr. Herndon, VA 22071

Your Consumer Rights

Consumer credit reporting agencies (CRAs) collect credit information on you from banks, department stores, credit card companies, and other types of financial institutions that may extend you credit.

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CRA's make money selling the information they have in their databank, including information about your credit profile. Because of this, it is only prudent that you exercise your legal rights as a consumer, know what is in your credit file, make sure they are accurate and challenge it and have it corrected when necessary.

CRA's are required by the Fair Credit Reporting Act to tell you the contents of your file. There are several ways to contact a CRA:

IF DECLINED FOR A LOAN, call the lender who is required by the FCRA to give you the name, address and phone number of the CRA it used in evaluating your loan application.

IF YOU'RE JUST CURIOUS, you can find out the contents of your file by calling the CRA nearest you. They are usually listed in the hphonebook under Credit Reporting Agencies.

If your report contains inaccurate information, you may challenge the inclusion of it in your file. One option: If a lender has made an error, point it out to the lender and request that corrected information be sent to the CRA.

Don't Fall For The Free MasterCard And Visa Rip-Off!

I'm sure you've seen them! You know the kind. They arrive in your mail from some "official looking" bank claiming that you have been Pre-Approved for a Mastercard or VISA credit card.

Of course, you don't have to have any credit. You can even have bad credit or have just filed bankruptcy or even be rated as a "slow payer." It doesn't matter because these companies want to give you a second chance! Bull! This is a typical example of what I personally call "A Legitimate Scam" - something that can be done but has a hidden meaning that is non-appealing to the average consumer.

Why would companies want to make it easy for you to obtain a credit card? Do they like you? Do they want to help you because they know you have been through hard times and need a break? NO! They only want your money! You mean nothing to them!

How the thing works is that you must send \$35 to receive an application that provides you with a name and address listing of banks willing to give you a VISA and/or Mastercard without any credit approval. That's a stiff price to pay for a sheet of paper, don't you think? The instructions that come with the application will let you know how the scheme works. You must open up a bank account with the bank once that bank approves you. Big deal! They make it appear that you have won some contest or something and people will feel "good inside" that someone has approved them.

But that's not all. The minimum amount you must deposit is \$200 but you can deposit as much as you want. In return, you get a Mastercard or VISA credit card with a credit limit up to the amount you deposit. Wow! What a great honor! This is

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no break! Think about it. If a stranger gave you \$200 to hold for him until Friday wouldn't you feel safe in granting them a \$200 loan? I mean - it's their own money you've got. If they default, you've got the full amount to pay off the loan. It takes a twisted mind to take \$200 from you, grant you \$200 credit with your own money plus charge you astronomical interest rates just to take the money from your hand and give it back to you. That's insane!

Of course - to combat this insanity, the great and wonderful banks claim to help fix your credit report. They say that if you maintain payments in a correct fashion, this information will be reported to the credit bureau. Yea, right! When Shell calls the credit bureau to check your credit for a gas credit card, your report shows 47 defaulted loans and a bankruptcy. However, there is one company that you make payments to on-time. Big deal. Don't you think the rest of your bad credit will still be the deciding factor in Shell's final decision. You bet you bottom dollar!

Look at this: the bank makes money from the interest of your deposit. The bank also makes money by charging you 18% to 22% interest for the right to use their Mastercard or VISA. Plus the bank is guaranteed their money because if you don't pay on time, they take the money out of the bank account you opened with them along with any interest you have accumulated.

Why would anyone with \$200 to deposit want a credit card with a \$200 limit? If you have \$200 and want to buy an item for \$200 -go out and purchase it. That way, you'll own it lock, stock and barrel. No interest, no payments, no hassle! Plus, you won't owe your soul to the company store - so-of-speak.

Credit is a wonderful thing if you use it intelligently. I know people who charge \$100 at the beginning of the month and use that \$100 to make \$300. It's free money for 30 days. Then, when the bill comes, they immediately pay the entire balance and come out smelling like a rose with \$200 to the good. Credit is also needed in certain circumstances for establishing clout. You can't call in a telephone order unless you can charge the purchase to your credit card. This delays you getting items you want now.

In fact - some companies will try and make you feel "low class" if you don't own a credit card. I am proud to say that I DON'T OWN one. When I'm in a store and they say "Would you like to put this on your charge?" I promptly say, "No, I pay for everything I buy!" They immediately shut up. And if they would snap back with a rude answer, I'd leave the stuff sitting on the counter, walk out of the store and get what I needed somewhere else. You don't have to take abuse just because you don't choose to line the pockets of the rich credit card companies! It's insane!

If you've ever had a credit card and charged \$200, you know you end up paying back \$400 or more (unless you pay the balance within 30 days.) Stop allowing these "so called" banks to rip you off.

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Buying a Safer Car

Buying a Safer Car can help consumers confidently identify the safest vehicles. Information is provided to help determine which automobiles offer the most protection from injury and death during a frontal or side collision and to identify those vehicles most frequently stolen.

This brochure represents no endorsement of any particular vehicle. Information was obtained from government agencies and vehicle manufacturers.

The guide is current as of Jan. 31, 1995.

USING THE GUIDE

Charts contain safety feature information, results from frontal crash tests and theft ratings.

Safety feature information covers driver and passenger air bags, anti-lock brakes, adjustable shoulder belt anchors for more comfortable safety-belt fit and, for passenger cars, improved side-impact protection.

Features are shown as: S-standard equipment on all vehicles in that car line; N - not available on any vehicle in that car line; or A - available on some vehicles in that car line.

Crash testing is expensive, so all vehicles cannot be tested every year. Cars, light trucks, sport utility vehicles and vans that are new, popular, redesigned or have improved safety equipment are selected for testing and bought from dealers.

Additional results for current models will be released at intervals throughout the year. These vehicles are identified in the Crash Tests column as "to be tested." For crash-test data on other vehicles tested since 1979, call Auto Safety Hotline: (800)424-9393.

SAFETY SELLS

Auto-related deaths and injuries place a heavy load on society. In addition to causing grief and suffering, vehicle crashes add billions of dollars to the cost of health care and vehicle insurance.

Each year, some 40,000 Americans lose their lives in motor vehicle collisions. One in 8.5 drivers is involved in an automobile collision and one out of nine hospital beds is occupied by a victim of an auto-related incident.

Despite these grim statistics, the rate of traffic deaths per million miles driven is steadily declining. Safer cars get partial credit for the encouraging trend. Each new model must meet safety standards set by the National Highway Traffic Safety Administration.

As the car-buying public becomes increasingly interested in safety, manufacturers, are offering automotive safety features beyond NHTSA's minimum requirements. Though not yet required by law, features such as dual air bags in-

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crease a vehicle's sales appeal.

SAFETY FIRST

No automobile is 100 percent safe or collision-proof. An experienced and unimpaired driver is the most important safety features in any car. Never drive when you are:

Influenced by drugs or alcohol. Ill or emotionally upset. Fatigued - especially around your normal bedtime.

Keep your car in safe operating condition. Carefully read the owner's manual that comes with your car and follow the manufacturer's recommended maintenance schedule. Visually inspect tires, lights and fluid levels at each refueling. Make sure your spare tire is inflated and pack a first-aid kit and flares in your trunk.

Make sure every person in your vehicle buckles up. Correct and consistent use of safety belts is the best safety measure you can adopt.

BUYING TIPS

In 1994, the average cost of a car in the United States was \$18,000. For a financial decision of this magnitude, consumers need to be prepared when they enter the showroom.

Do some research. Check buying guides to narrow your choice in models and options. Buying guides also help pinpoint prices.

Make safety a priority. Safety features such as air bags, anti-lock brake systems and side-impact protection should be tops of your list. Also check for important safety elements such as a right side mirror or a three-point safety belt system that has adjustable shoulder belt anchors.

A weighty decision. Crash data show that heavy cars offer more protection than light cars equipped with the same safety features.

Simple safety checks. During your test drive, make sure that head restraints, roof structure or windshield designs do not interfere with your visibility. Look for interior designs that avoid control knobs sticking out of the dash to reduce chance of injury.

Check out clones. Clones are nearly identical models built on the same platform and marketed under a different nameplate. Prices and options vary. You could come out ahead buying the high-end model - with standard ABS and dual air bags - instead of the low-end model with those options added.

Shop around. Negotiate prices or enlist the help of a buying service. Investigate financing options at the dealer and your bank or credit union. And check the fine print: Does the contract include credit insurance, which may be available under an existing policy you have?

Scrutinize service contracts. Does the warranty period overlap the ser-

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vice agreement period? What repairs are covered and who can perform them? What is the cancellation and refund policy?

VEHICLE RATINGS

The Importance of Crash Testing

Since 1979, NHTSA has been crash-testing vehicles through its New Car Assessment Program. Crash-test results determine how well vehicles protect belted drivers and front-seat passengers during a frontal collision.

During the crash test, dummies are placed in driver and front passenger seats. Instruments measure the force of impact to each dummy's head, chest and legs. Tests use all available restraints.

Federal safety standards require all passenger cars meet injury criteria measured in a 30 mph frontal crash. NCAP tests are conducted at 35 mph to make the difference between vehicles more apparent. Tests simulate damage equivalent to a head-on collision between two identical vehicles, each moving at 35 mph. This is the same as a vehicle moving at 70 mph striking an identical parked vehicle.

Interpreting NCAP Crash-Testing Ratings

NHTSA recently revised NCAP crash-testing ratings to make them easier for consumers to understand. A five-star rating indicates the best protection and one star the least.

Crash-test ratings are meaningful only when comparing vehicles in the same weight class. Results do not reflect the extent to which an occupant in a light weight vehicle could be injured in a collision with a heavier vehicle.

1995 NEW CAR SAFETY FEATURES

Manufacturers provide buyers the most complete information about standard or optional safety equipment on their vehicles. Listed below are features that are especially important.

Air Bags. Air Bags instantly inflate in frontal crashes at speeds as low as 15 mph. They are designed to prevent occupants from hitting the dashboard, steering wheel or windshield. Driver and front passenger air bags will be standard equipment in all model year 1998 cars and all model year 1999 light trucks, vans and sport utility vehicles. Many vehicles are already equipped with this important feature.

Front air bags do not eliminate the need for safety belts and they offer no protection in rollovers, rear or side impacts. Safety belts help keep you in place should a collision occur.

Caution: Never use a rear-facing child safety seat in a front seat equipped with a passenger-side air bag. As the air bag opens, it may exert too much force on the safety seat and injure the child.

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Anti-lock Brakes. Anti-lock brake systems prevent a vehicle's wheels from locking up during "panic" braking by automatically pumping brakes several times per second. This allows the driver to retain steering control as the vehicle slows - a key factor in avoiding a collision.

Even with ABS, hydroplaning and skidding can be caused by excessive speed or extreme steering maneuvers. Be sure to read your owner's manual for more information about ABS.

Safety Belt Systems. Safety belt systems are your best protection in a crash. They prevent you from colliding with the dash or windshield and hold you inside the vehicle.

Whether manual or automatic, safety belts are most effective if adjusted properly. All safety belts should be pulled tightly across the pelvis. Some systems also offer adjustable anchors that change the height of the shoulder strap to improve belt fit. Check the manufacturer's instructions to properly adjust safety belts in your car.

Side-Impact Protection. Side-impact crashes are the second leading cause of death and injury to passenger car occupants. At least 25 percent of 1995 passenger cars must be equipped to protect the front and rear occupants during a simulated 30 mph side-impact crash. The government requires all 1997 passenger cars have this protection. Many new models provide this protection ahead of the required schedule.

Manufacturers can choose from a number of features to fulfill this requirement -including extra structure, energy-absorbing foam, door panel or seat-mounted air bags - as long as the vehicle passes occupant protection requirements.

THEFT RATINGS

Theft ratings are compiled from information provided by the Federal Bureau of Investigation and vehicle manufacturers. NHTSA calculates a theft rate for each vehicle based on the number of vehicles stolen and the number of vehicles manufactured. Based on 1992 data, which is the latest information available, a mid-point theft rate was calculated. Vehicles with theft rates above or below that value was noted in the chart.

NHTSA requires manufacturers to mark targeted vehicle parts with the vehicle identification number or provide a NHTSA-approved anti-theft device as standard equipment.

Many insurance companies offer discounts of 5 percent to 20 percent of the comprehensive portion of insurance premiums for vehicles equipped with an anti-theft device. Be sure to ask your insurance company if it offers all discounts for an anti-theft device.

Contact NHTSA at (800) 424-9393 for specific information on vehicle theft

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ratings.

Truth And Fiction About Opening A Swiss Bank Account

“If you can actually count your money then you are not really a rich man.”
J. Paul Getty, American business executive 1892-1976.”

To most people having a Swiss Bank Account is something for the super rich, crooks, dishonest government officials or just a good way of “hiding away one’s ill-gotten gains.” That’s nothing but fiction and a common plot used over and over again in a lot of Hollywood’s B movies. There’s nothing illegal or “fishy” about wanting, or having a Swiss bank account.

The truth is Swiss banks welcome accounts from foreign residents all over the world - especially the “West,” and a vast number of average Americans have accounts all over Switzerland. The main reason for wanting a Swiss bank account has to deal with the legendary privacy such an account provides.

The Swiss have some of the tightest regulations in the entire world as far as who can gain access to your account. If you’re looking for a way to “protect” assets from snoop investigators, a Swiss account can be the ideal place.

The “big five” Swiss banks are listed below. All are familiar with foreign accounts.

- The Swiss Credit Bank in Zurich - The Union Bank of Switzerland - The Bank Leu (AG) in Zurich - The Swiss Bank Corporation in Basel - The Swiss Volksbank in Berne

To locate the current addresses of these banks and many others, visit a Swiss Consulate located in most major US cities, or visit your local library for further information.

Opening a Swiss account is much the same as with any bank. If you’re making a truly large deposit most people prefer to do so in person. If you decide to open an account by mail, you’ll first have to request the forms needed to open an account; fill them out, then get your signature verified at a Swiss Consulate or any of their affiliated banks in this country. This procedure is much like what one does to open a mutual fund or other securities account and is nothing more than a bit of red tape any financial institution puts you through and not an invasion of your privacy.

While we’re on the subject, its best to send your deposits by money order which offers the most privacy. Bank drafts are also acceptable, but avoid using bearer bonds or securities when making your deposit or you’re required to file a lot of red-tape at tax time. For protection have your lawyer execute a “power of attorney” over your Swiss account. Unlike American law the Swiss still consider such legal instruments valid even after a depositor’s death.

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If you're not comfortable leaving a "power of attorney" with the bank, discuss options with your legal counsel in case of your disability, or death.

OK, so much for the "how," of opening a Swiss Bank account, now it time for a little information on the "Why." The main reason for having a Swiss bank account for most people has to do with keeping one's financial status a secret, and protecting one's assets from "attack."

Swiss banks offer the same range of services of other banks: checking accounts, savings accounts, custodial accounts, etc. They also will hold other valuables like stock certificates, gold, silver, and other property for a fee. Like other Swiss accounts, they are protected under Swiss law from any snooping unless you're engaged in criminal activity.

When it's time to make a withdrawal, it can be paid in the currency of your choice. Swiss francs, American dollars, whatever you would like.

Unlike American law where law enforcement agencies, the judicial system, and private citizens can gain access to all kinds of financial information under Swiss law, except for extraordinary circumstances neither the bank's officers or the bank's employees are allowed to reveal any information, relative to any account to anyone, including the Swiss government.

No private citizen, or their legal representative can ever receive any type of information about any one's Swiss bank account under any set of conditions. That includes all types of legal proceedings that the Swiss classify as "non-criminal behavior."

The Swiss consider tax evasion and many other "crimes" under US law as "political offences." Things like divorce, inheritance disputes and bankruptcy cases are examples of "private matters," and as such the secrecy of the account is protected from any legal action to verify the presents of, or attempts to seize any assets.

There are some notable exceptions. Three types of activity which the Swiss consider illegal, and are bound by treaty with the United States to "open" the account for possible legal proceedings are: organized crime activities, drug trafficking, and "insider trading" of securities. In instances of this kind, the Swiss authorities have the final say on whether or not to reveal any information.

The Swiss currently charge a hefty 35% tax on interest earned in Swiss accounts but Americans get 30% of that tax refunded by showing that they're not Swiss residents. To claim the refund there is a catch 22. You must identify yourself, which of course give up your secrecy.

If you maintain the account in Swiss francs, and the franc increases in value relative to the American dollar, you may also be liable for a capital gains tax when you withdraw the money and convert it back to United States dollars. If you sustain losses from any decrease in value they are usually not deductible.

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There are no US restrictions on having Swiss bank accounts, but current IRS regulations require you tell them what foreign accounts you have when you file your annual income tax return. If you answer yes, the Internal Revenue Service requires more paperwork.

Interest earned in a foreign account is still taxable under present US Tax laws, but you usually get to offset foreign taxes that you may be required to pay. Consult with a tax expert to learn what present regulations are since they change frequently and are beyond the scope of this report.

“Let us all be happy, and live within our means, even if we have to borrow the money to do it with.” Artemus Ward 1834-1867

The Whole Truth About Grants, Loans, “Free” Credit Cards And Credit Repair

You got creditors calling you everyday. You could lose the car or house. Your teetering on the edge financial ruin - then you see an ad that may save your butt! Typical headlines say something like “Millionaire reveals Hidden Cash Sources, or help for people in debt up to their eyeballs!”

HOW DESPERATE ARE YOU? IF YOU'RE IN TROUBLE, GET HELP. PROFESSIONAL LEGAL HELP!

It's available free or on a sliding scale based on your ability to pay from any number of agencies that can, and will REALLY HELP YOU! No, they won't give you money just for asking. Neither will anyone else.

Many ads will try to make you think that there's little known secret funds that only the rich know how to get their greedy hands on. How millionaires are ripping-off the system. Getting money that was set aside for people just like you! Are you getting mad? That's the idea. Now it's time to get your share. What, you don't know how? Send in for a “secret program” and collect your rightful share of free loot. It's easy, legal, anyone can get the cash.

As of this writing the United States Government is deep in debt. Far worse than you. Over four trillion dollars worth. That's \$4,000,000,000,000.00. No, there's no loot stashed away in some forgotten vault, but some money is indeed available if you qualify. That's the catch 22.

HUNDREDS OF MILLIONS OF DOLLARS GIVEN AWAY

That's the part of this con that is the truth. A lot of schemes sell information that you can get for free, from a whole bunch of government and private agencies. Of course, NOBODY just gives money away. You have to qualify. Here's how to get your hands on some...

What are the con-artists selling? Sometimes you'll get information on the (SBA), the Small Business Administration, which will help you get a LOAN, if you

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can't get one from regular banking sources. Of course the SBA has nothing to do with helping you pay off a stack of personal bills, a past due mortgage, car loan, utilities, medical bills. The SBA arranges BUSINESS LOANS, and rarely, gives outright grants. You could also get details on how you may qualify for Medicare, or several other government programs. Of course, you could get exactly the same information for free from Uncle Sam!

Some plans tell you about Grants. That's where you really do get money, and you don't have to pay it back. Yes, there are many foundations that do give money away for worthy projects - if you qualify. That's the catch.

I could tell you more, but you already get it. Don't you? Sure, there's all kinds of government special assistance programs, low interest loans and outright grants - but in order to get any of this money you have to qualify. Chances are very good you won't! The agencies that give the money will tell you for free how to qualify so don't send away for some plan that will cost you to find out exactly the same thing!

GRANT COORDINATOR

OK you learned that you probably can't get any money for yourself. How about telling people that do qualify for grants and collecting a fat fee for your services? Sounds dumb? Several swindlers push a scam that goes something like this:

Like most schemes, there is a little truth to some of what is being pitched. Yes, like I already said, every day millions of dollars are given away by all kinds of government agencies, trusts, and foundations. It's also true that sometimes more money is available than is applied for.

Here's where you come in. What do you have to do? Hell - almost nothing. Just let the companies that qualify for grants know that they got the grant. The money is reportedly just sitting around waiting to be given away, but the companies that qualify are too dumb or lazy to ask for it. Of course they will be so happy, they will pay you a fat commission for letting them know about it. Fat chance.

You have to have part with up to \$100.00 for this little beauty! Several "companies" offer this goofy scheme. I'll say this - the ripoff artists that peddle this garbage, must have taken a post-graduate course in swindling. Remember the load of bull most chain letters promise? Maybe \$50,000 in 90 days. At least they say you're required to send out a hundred letters, then of course everything just snow balls. Not with this offer. You only have to send one letter and get \$50,000 for matching a grant to a company. Need \$100,000? Send two letters. Need a million bucks? Should have it by the end of the month, just send 20 letters.

What do you get when you send away your money? A "secret list" -how original! What of? Companies that have been pre-approved for grants. Sometimes a list of companies that may qualify for grants. You usually get a list of organiza-

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tions that issue grants as your “bonus” gift for ordering early!

SELF-LIQUIDATING LOANS

Come on, admit it - you did read at least one of these ads because they sound so good! Typical headlines say something like “Borrow up to \$50,000 without ever repaying a penny!” Now if that doesn’t get you to read at least part of the sales pitch, something must be wrong with you! The better ads will try and explain how this is on the up and up with fancy banking terms -some real, others made-up. Look for things like “Arbitrage”, “Compensating Balances”, “Self-liquidating”, etc.

Sounds interesting, but it even gets better. There’s no credit check, you won’t need any kind of collateral, if you have bad credit - no problem. Won’t ask where you work, or even if have a job. There’s no paperwork. Of course the ad says it’s 100% legal. What - you were worried it wasn’t?

LET’S REVIEW

A company you never heard of, is willing to give you - a total stranger, that may have a bad credit history, and be out of work, a large amount of money that you won’t have to pay back. No forms to fill out except for a tiny little order blank.

This one really stinks! It costs anywhere from \$7.00 up to \$50.00 to cover a processing fee. What about your loan? Well maybe you’ll get it tomorrow. This plan, like so many others, works on simple greed. Just about anybody at one time or another got turned down for a loan. So, this is your chance to get even. No paperwork, everybody accepted. Don’t even have to repay because of some “secret method” - it’s a shame people fall for it.

GET AS MANY CREDIT CARDS AS YOU WANT

OK, you didn’t jump on the previous offers, how about this one? Maybe you have a poor work history. Can’t hold a job, or just living beyond your means. Down on your luck - no problem You can get as many credit cards as you want! Easy! Everybody! Sounds too good to pass up. Most offers are modestly priced - after all, we’re talking about people who may be desperate, don’t have much money to spend. How does it work? You simply apply for secured credit.

THIS PLAN IS PERFECTLY LEGAL!

How? You put money in a secured bank account. The bank then issues you a credit card equal to the money you placed in the account. OOPS!... you didn’t know that? Let me run that past you again a little slower. You want a credit card where you can charge up to \$500. So you have to deposit \$500 in a special bank account and then the bank will let you use the credit card they issue up to the amount of money you have on deposit. Want two cards? Deposit \$500 in two different banks. Repeat the process as many times as you like. Of course if you had money to put in the banks, you probably won’t need the credit cards. Shame they don’t tell you that in the ads! Something about let the buyer beware I guess!

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Actually it is important to build a good credit history, and this is one way to do it. There is nothing illegal with using this method. Surprise! You don't have to send away for any offer either. Just walk into your local bank, and ask to open a secured credit account. Not every bank provides this service, but a surprising number do. The only catch is of course you can't touch the money in the account, and if you don't pay off your credit card balance in full each month you will rack up quite a bit of interest charges on top of whatever you charge with the credit card, so be careful.

A lot of ads claim you can get \$100,000 in credit. Sure you can. I just told you how. Deposit \$100,000 in several banks as secured credit accounts, and you will get the cards. Watch out for offers that ask you to send in a big application fee. Sometimes they use a 800 phone number, and tell you up front what the application fee is. Others claim the processing is free, have you dial a 900 phone number, and a \$20.00 charge magically appears on your phone bill next month Still others start with a free 800 phone number that is nothing more then a recorded message that asks you to dial a 900 number to complete the transaction. No 900 phone numbers are free calls that I know of. You could end up paying fifty dollars for so-called "free credit cards." If you can't find a local bank go ahead and apply, once you know how much the total charges are, but ask what bank is issuing the card first. Check them out with local authorities where the bank is located. It's worth the phone call. However, you just might find out there is no such bank and a rip-off artist is just trying to steal your money, so proceed with caution. This type of offer is very heavily advertised on television. As I already said most offers are legal, but you will be required to put up cash equal to the amount approved for the credit cards offered.

There is another method that will give you a good credit history in time. Open a regular savings account and deposit \$200-\$500. Leave it there 30 to 60 days, then get a loan on the account. Pay the loan off before the due date. Withdraw part, or all of the money. Open another account at some other bank. Repeat the process over and over. Your local credit bureau will get good reports on you, and before you know it, your mail box will be stuffed with offers for really free credit cards - no more secured account!

The 10 Best Ways You Can Hide Your Valuables

Hiding your life's treasures under your pillow or mattress won't safeguard them from a thief. However, this doesn't mean that a safety deposit box at your bank is the only place for them.

In fact, the traditional approach of keeping one's valuables in the home is an excellent idea, provided they are hidden in really secret places.

The ten following ideas of where to locate a secret compartment will offer

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maximum security. The first five, because they do require some construction to the house, are better for people who own their own homes. The second five ideas can be effectively used by apartment dwellers or renters.

1. WALLS

- because walls are hollow, there can be hidden space behind every wall in every room.

- the ideal spots are behind solid, fixed items, like coat racks, or boards along closet walls supporting the clothes hanging pole.

- remove the attachment and hollow out a compartment.

- make sure you camouflage your handiwork well.

2. BEAMS

- ceiling and wall beams are popular architectural features in homes.

- make one of the false beams (one which doesn't offer much support) moveable, and hollow an opening out of its top or back side.

3. BASEBOARDS

- one of the easiest-to-construct compartments is one behind a baseboard. These strips of wood that run along your walls next to the floor are so common, no thief would give them a second glance.

- choose a short section of board, and carefully pry it away from the wall with a crowbar.

- now hollow out a hole, and replace the baseboard.

4. PANELING

- wall paneling offers a method of opening large areas of dead space

- your best choice is behind actual boards nailed to the wall individually, not behind the four-by-eight sheets.

5. MIRRORS

- for a compartment offering little depth, but a large area of space, you can construct a hollow right behind a full-length mirror on your closet door.

- hollow out your compartment, then mount your mirror with sliding tabs.

6. FURNITURE

- complicated secret spaces built into furniture have for centuries been favorites.

- a simple approach is to remove the molding of a table or desk, and make a hollow.

7. BOOKCASE

- a common source of easily overlooked space is found at the base of a bookcase. The lowest shelf is usually raised above the ground level several inches, and this space is enclosed with a base-molding.

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- if you can make the lowest shelf removable, you can attach your valuables to the underside of this shelf by means of magnets.

8. LIGHT SWITCH

- an easy and highly deceptive secret space can be constructed behind an electric outlet plate or light switch plate.

- make sure the electricity is shut off when you remove the plate to construct your hollow.

9. HOUSEPLANTS

- secret compartments can be constructed in the base of your plant pots: this will be especially effective if you have lots of plants.

- seal your valuables well in plastic if they can be water-damaged.

10. BURIED TREASURE

- finally, don't overlook the oldest hiding technique in history, of burying your valuables underground.

- make sure you have an accurate map of where your treasure is buried.

For maximum security in hiding your valuables in your own home, make sure your craftsmanship is flawless. And don't reveal your hiding place to anyone out of your own family.

Wipe Out Debts Without Bankruptcy

In 1938 a federal law was passed known as the Wage Earner Plan. It is administered by the same branch of our courts that handle bankruptcy. You must be a wage-earner to use the law - that is the primary requirement. The Wage Earner Plan does not in itself 'wipe out' debts, but a little-known proviso of your filing requires that your creditors must appear to verify your indebtedness to them. Statistics indicate that 40% fail to appear, in which case, those debts are indeed 'wiped out'. In some cases 100% of the creditors fail to appear, which enables you to wipe out ALL your debts without bankruptcy. If some of the creditors do appear, then the court allows you to spread your payments out over a three year period in smaller amounts so that you can afford to pay.

Once you file under the Wage Earner Plan, you stop bill collectors, lawsuits, judgements, assignments, seized bank accounts, and other actions against you. And to top it off, your credit rating is, in many cases, improved because you made an honest effort to work with the lending firms. Additionally, if the seller used deceptive trade practices to induce your purchase, your debt may be wiped out under the provisions of the Uniform Commercial Code. Under the Homestead Act, your residence can be exempted from levy to the extent determined by local law. Check at your local courthouse.

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WHY BUYING IS NOT ALWAYS BETTER THAN RENTING

How many times have you heard that you should buy a house because it is an investment and when renting you have nothing to show for it? And that your monthly mortgage check would build equity for you? Well, this myth is also true in the business world.

Consider the following example of a Florida company that bought an office building \$170,000. Their mortgage payment was just a little more than their old rent, but they had the pleasure of calling their office their own. So, they assumed they were making (or at least saving) money.

However, when they outgrew their office, they were forced to sell their existing building. After owning the building for four years, they were able to get a selling price of only \$160,000. In addition to that, closing costs and commissions set the firm back by about another \$12,000. Continuing to rent would have saved them thousands of dollars.

Another way this company looked at buying its own office building was to consider that they would be able to deduct the mortgage interest from their taxes. However, this deduction alone isn't enough reason to justify an unneeded purchase which actually saves you only a few cents. If you spend a dollar, it is gone forever and there is no way to get it back.

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